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# MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE REPORT

1987 - 1988



MISSOURI DIVISION OF INSURANCE  
STATISTICAL SECTION

January, 1990



## EXECUTIVE SUMMARY

Private passenger automobile insurers are part of a vast industry undergoing a challenging, transitional period. With recent consumer legislation in several states this industry is continuously being asked to provide justification for its' financial condition, market conduct, and rating actions. Although each individual company can adequately explain its' own actions and corresponding results, only a central agency can accumulate this information for an entire industry.

The Missouri Division of Insurance has assembled the following review of the private passenger automobile insurance industry in Missouri. This report is not intended to either support or discredit the industry's actions. -It is merely to serve as an informational tool that contains summary data.

### Joint Underwriting Association and Uninsured Motorists

In 1987 the number of Missouri insureds in the JUA increased 301.6% due to the Compulsory Insurance Law put in effect in mid 1987. Many of these insureds either were accepted by private insurers which is evident since the number of JUA insureds dropped 32.7% in 1988. The number of uninsured motorists also dropped from 1987 to 1988 to approximately 8.3% of the registered vehicles.

### Loss Ratio by Coverage

The liability coverages remain as the least profitable for insurance companies. The Missouri loss ratio for all liability coverages combined for the 1984-1988 was 76.4%. This means that \$0.764 out of every premium dollar is paid out in losses exclusive of any expenses. The 1988 loss ratio for liability coverages was 74.5%. All coverages combined showed a 1984-1988 loss ratio of 69.8% and a 1988 loss ratio of 66.2%.

### Profitabilities

The after-tax Missouri operating profit of the private passenger automobile insurance industry for 1984-1988 was 2.4% of their earned premium. In 1988, the industry made a 4.2% after-tax profit. Approximately \$0.342 cents out of every premium dollar was spent on expenses. These expenses include claim settlement, commissions for agents, taxes, licenses, fees, salaries, overhead, and dividends to policyholders.

### Rate History

The premiums for Missouri automobile insurance have remained approximately the same since 1987 for the top five insurers.

### Trends

According to fast track information provided by the National Association of Insurance Commissioners, the insurer's cost of providing automobile insurance in Missouri has risen at an annualized rate of 9.9% for Bodily Injury Coverage, 7.3% for Property Damage Coverage, 2.1% for Comprehensive Coverage, and 4.2% for Collision Coverage. A large portion of this increase is due to the rise in average claim costs.

### Market Share

The three largest writers of private passenger automobile insurance in descending order are State Farm Mutual Automobile Insurance Company, American Family Mutual Insurance Company, and Farmers Insurance Company. These three companies write approximately 42.8% of the market and have been the three largest since 1985.

#### Average Premium

The average premium in Missouri was calculated by using the zip code data reported to the Division. The average premium includes experience for all limits, deductibles, age groups, symbols, model years, and driver classifications. However, this data excludes medical payments coverage, uninsured motorists coverage, and other miscellaneous coverages. Surcharged risks are not separated from standard risks. Our data showed a 1988 average premium of \$440.57. The NAIC has calculated an average of \$494.28 and ranks Missouri as 29th among the states.


#### Summary

The Missouri Division of Insurance has reviewed this report carefully. When peculiarities were found in the data, we researched further for possible reasons. Much of the information in this report comes from the zip code data submitted to the Division by each company. Approximately 95% of the companies are included in this report. The accuracy of this report is very much dependent on the accuracy of the companies filing the data.

Please take into consideration that this report is not an all inclusive study of rating practices, and that any conclusions drawn from this data must be researched and analyzed. Inferences should not be made by concentrating on one element of this report. A comprehensive review of the entire report and adequate knowledge of the automobile insurance industry are prerequisites for adequate analysis.

Many underlying factors that are not included in this report contribute to the costs of automobile insurance. Rising costs in the areas of medical care, auto repair, legal services, car prices, and auto parts prices contribute substantially to the cost of automobile insurance.

The Missouri Division of Insurance will continue to support industry and consumer demands for increased highway safety through tougher alcohol and drug abuse laws, mandatory seat belt laws, and automobile design restrictions.

  
Lewis E. Melahn  
Director of Insurance

## PRIVATE PASSENGER AUTOMOBILE INSURANCE

The following report has been compiled using the zip code data as reported under Section 374.450 RSMo, the Page 14 Supplement to the Annual Statement, and the NAIC State Data Network.

The Missouri Division of Insurance has undertaken the task of collecting zip code data. At present time, companies or groups with more than 500 annual exposures must report totals of written premiums, written exposures, number of paid losses, and paid loss amount by zip code. The collection of zip code data allows the Missouri Division of Insurance to fulfill the following goals:

- 1) To enhance fair competition among insurers of private passenger automobiles by providing market share in each zip code.
- 2) To monitor the private passenger automobile insurance cancellation practices of insurers in certain geographical areas (379.110 RSMo).
- 3) To monitor uninsured vehicles and shared market vehicles (379.465 RSMo) for possible legislative review.
- 4) To test the validity of territorial classifications.

This year we have made substantial changes to previous reports. Any questions concerning any of these reports should be addressed to the Statistical Section, Missouri Division of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

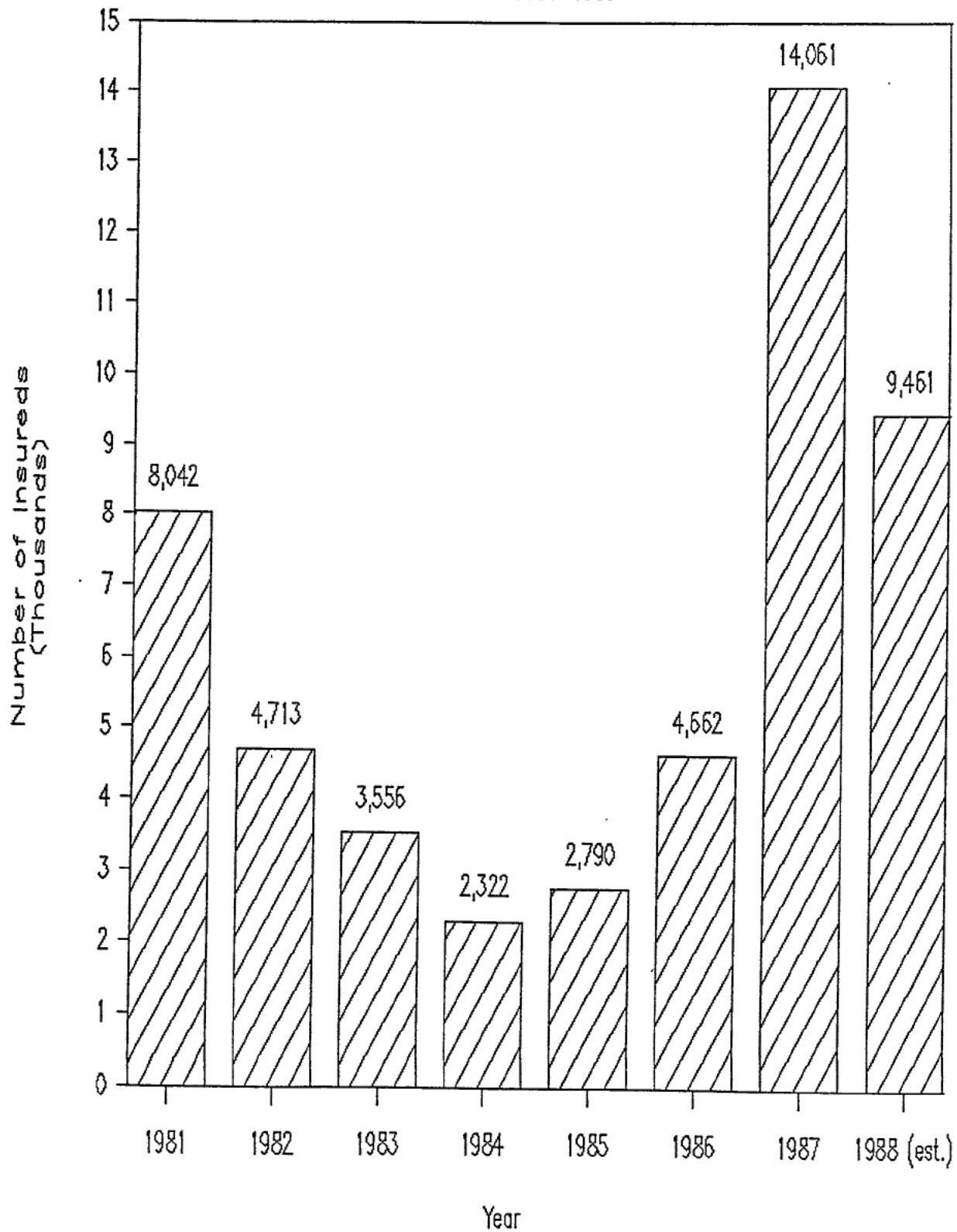


JOINT UNDERWRITING ASSOCIATION (JUA) AND UNINSURED MOTORISTS

This table illustrates the number and distribution of private passenger vehicles registered, privately insured, insured through the JUA program, and uninsured in the state of Missouri for 1987 and 1988.

# Number of Insureds In the JUA

Missouri - 1981-1988



Private Passenger Automobile  
Insured (Private & JUA) vs. Uninsured  
Missouri

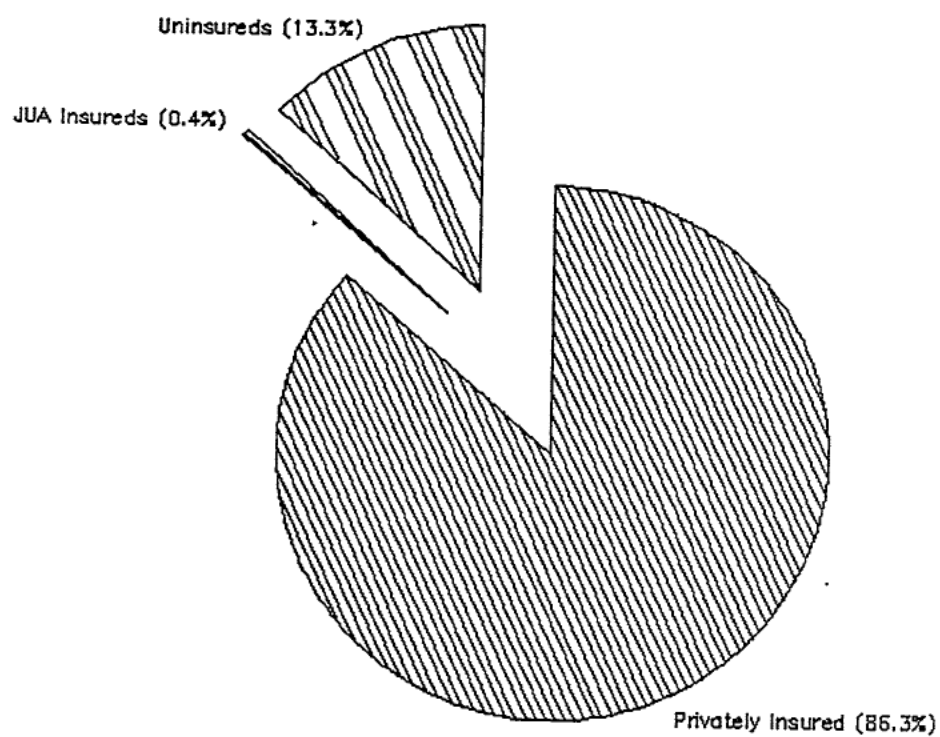
Year	Registered Priv Pass Vehicles	Privately Insured Vehicles	%	JUA Insured Vehicles	%	Uninsured Vehicles	%
1987	3,260,021	2,813,574	86.31%	14,061	0.43%	432,386	13.26%
1988	3,374,371	3,093,818	91.69%	9,461*	0.28%	280,553	8.31%
Total	6,634,392	5,907,392	89.04%	23,522	0.35%	712,939	10.75%

\*JUA insureds estimated based on numbers compiled as of October 1, 1989.

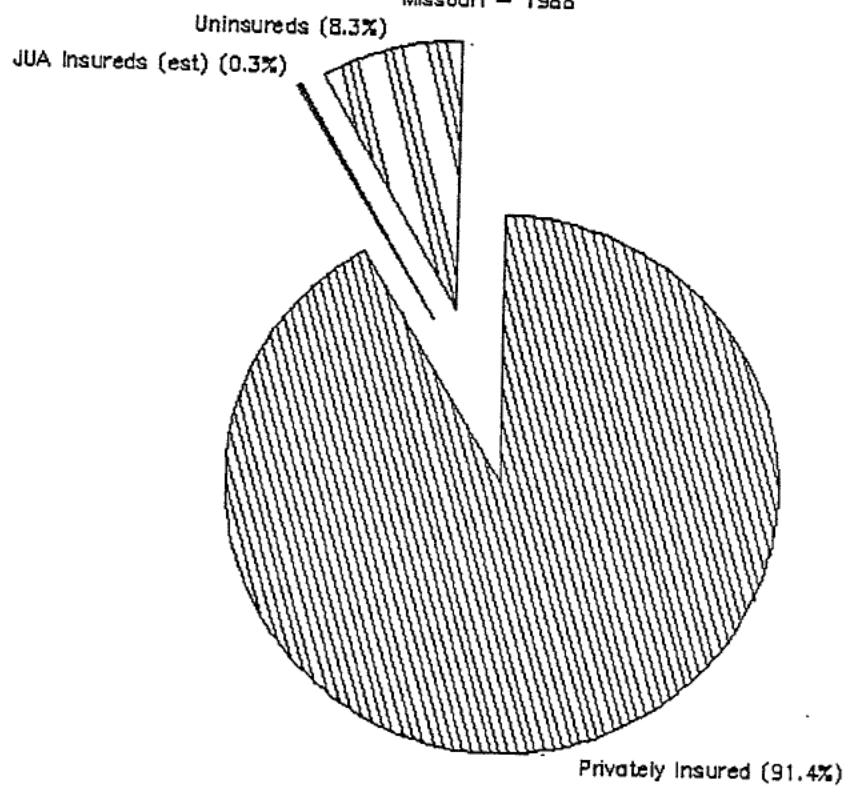


# REGISTERED PRIV. PAS. AUTO DISTRIBUTION

Missouri - 1987



Missouri - 1988



### LOSS RATIOS

The following table and graphs illustrate the private passenger automobile insurance industry's loss ratios in Missouri for the last eight years by policy coverage type.

Private Passenger Automobile  
Loss Ratio by Coverage - Missouri Experience

	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Loss Ratio IL/EP	Loss Ratio PL/WP
<b>Bodily Injury</b>						
1984	202,368,364	198,828,719	120,688,455	144,437,594	72.6%	59.6%
1985	243,037,544	232,264,925	141,245,663	190,027,339	81.8%	58.1%
1986	291,763,164	279,135,259	170,546,320	210,994,422	75.6%	58.5%
1987	357,244,424	342,953,202	196,839,010	233,565,693	68.1%	55.1%
1988	379,887,244	372,470,916	222,157,830	261,950,901	70.3%	58.5%
<b>Total</b>	<b>1,474,300,740</b>	<b>1,425,653,021</b>	<b>851,477,278</b>	<b>1,040,975,949</b>	<b>73.0%</b>	<b>57.8%</b>
<b>Property Damage</b>						
1984	125,617,714	123,517,074	107,174,273	113,825,298	92.2%	85.3%
1985	138,313,594	131,999,705	124,736,721	133,868,159	101.4%	90.2%
1986	172,975,005	166,311,503	125,228,982	132,030,116	79.4%	72.4%
1987	194,696,277	185,600,865	133,853,936	142,074,227	76.5%	68.8%
1988	207,646,589	207,223,618	166,636,861	173,347,858	83.7%	80.3%
<b>Total</b>	<b>839,249,179</b>	<b>814,652,765</b>	<b>657,630,773</b>	<b>695,145,658</b>	<b>85.3%</b>	<b>78.4%</b>
<b>Medical Payments</b>						
1984	36,011,374	35,003,754	24,816,218	28,172,905	80.5%	68.9%
1985	41,205,278	39,363,090	28,047,332	31,449,924	79.9%	68.1%
1986	41,445,643	39,954,007	25,801,392	26,684,655	66.8%	62.3%
1987	47,760,721	46,909,418	28,686,483	31,657,766	67.5%	60.1%
1988	50,317,442	49,613,701	34,575,304	38,546,524	77.7%	68.7%
<b>Total</b>	<b>216,740,458</b>	<b>210,843,970</b>	<b>141,926,729</b>	<b>156,511,774</b>	<b>74.2%</b>	<b>65.5%</b>
<b>Uninsured Motorist Bodily Injury</b>						
1984	37,755,013	36,927,958	18,445,447	23,624,292	64.0%	48.9%
1985	43,685,735	42,909,786	20,438,052	29,504,903	68.8%	46.8%
1986	41,153,728	39,825,091	20,490,734	29,183,084	73.3%	49.8%
1987	50,416,639	48,028,378	25,949,959	32,282,205	67.2%	51.5%
1988	54,866,287	54,463,649	29,927,290	35,738,798	65.6%	54.5%
<b>Total</b>	<b>227,877,402</b>	<b>222,154,862</b>	<b>115,251,482</b>	<b>150,333,282</b>	<b>67.7%</b>	<b>50.6%</b>
<b>All Liability Combined</b>						
1984	401,752,465	394,277,505	271,124,393	310,060,089	78.6%	67.5%
1985	466,242,151	446,537,506	314,467,768	384,850,325	86.2%	67.4%
1986	547,337,540	525,225,860	342,067,428	398,892,277	75.9%	62.5%
1987	650,118,061	623,491,863	385,329,388	439,579,891	70.5%	59.3%
1988	692,717,562	683,771,884	453,297,285	509,584,081	74.5%	65.4%
<b>Total</b>	<b>2,758,167,779</b>	<b>2,673,304,618</b>	<b>1,766,286,262</b>	<b>2,042,966,663</b>	<b>76.4%</b>	<b>64.0%</b>

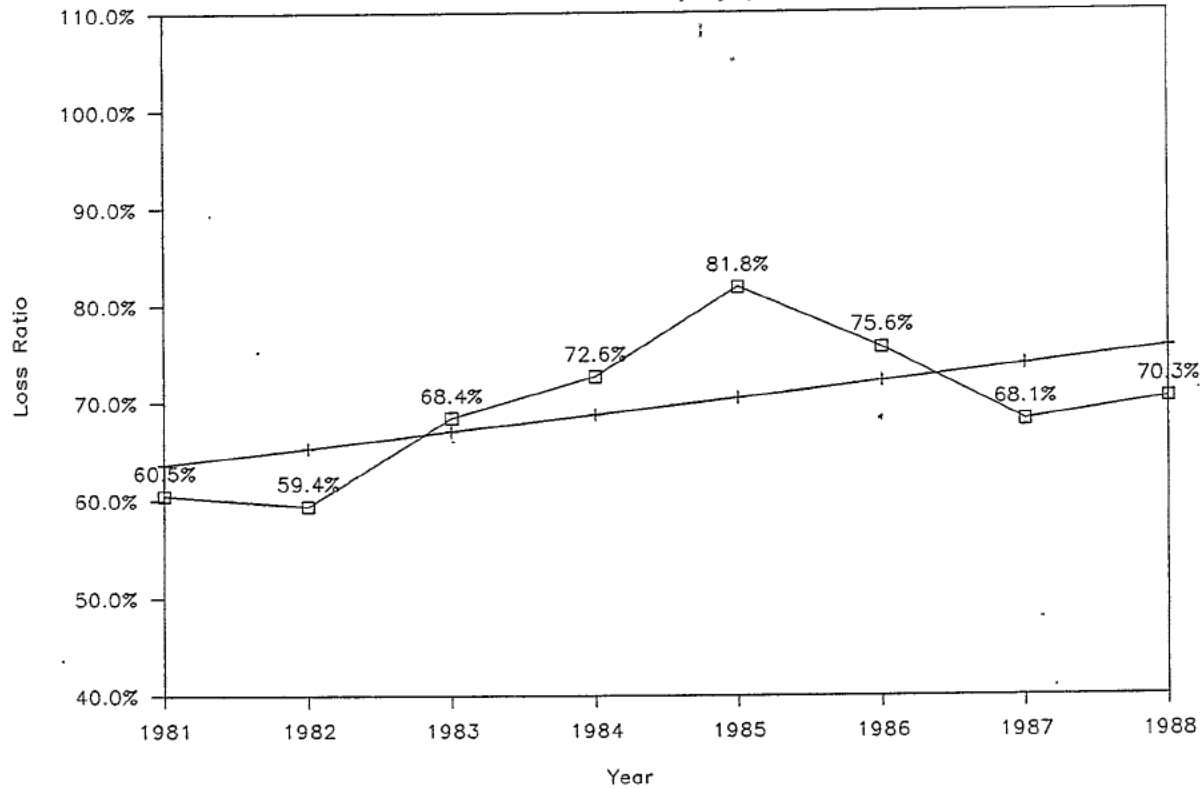


Private Passenger Automobile  
Loss Ratio by Coverage - Missouri Experience

	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Loss Ratio IL/EP	Loss Ratio PL/WP
Comprehensive						
1984	161,488,119	155,148,015	129,538,336	133,087,133	85.8%	80.2%
1985	180,868,599	174,471,122	129,206,901	130,236,862	74.6%	71.4%
1986	239,534,813	231,895,823	118,344,755	117,764,283	50.8%	49.4%
1987	240,174,548	235,632,263	106,540,255	105,789,992	44.9%	44.4%
1988	245,983,117	247,127,790	122,134,170	123,172,365	49.8%	49.7%
Total	1,068,049,196	1,044,275,013	605,764,417	610,050,635	58.4%	56.7%
Collision						
1984	228,546,291	244,337,928	173,762,655	178,551,769	73.1%	76.0%
1985	276,731,230	262,056,984	196,608,996	201,026,133	76.7%	71.0%
1986	290,058,886	278,742,092	171,936,711	173,580,734	62.3%	59.3%
1987	333,652,449	325,761,145	186,837,697	191,885,232	58.9%	56.0%
1988	336,759,948	332,500,539	203,592,193	204,039,332	61.4%	60.5%
Total	1,465,748,804	1,443,398,688	932,738,252	949,083,200	65.8%	63.6%
All Physical Damage Combined						
1984	390,034,410	399,485,943	303,300,991	311,638,902	78.0%	77.8%
1985	457,599,829	436,528,106	325,815,897	331,262,995	75.9%	71.2%
1986	529,593,699	510,637,915	290,281,466	291,345,017	57.1%	54.8%
1987	573,826,997	561,393,408	293,377,952	297,675,224	53.0%	51.1%
1988	582,743,065	579,628,329	325,726,363	327,211,697	56.5%	55.9%
Total	2,533,798,000	2,487,673,701	1,538,502,669	1,559,133,835	62.7%	60.7%
All Coverages Combined						
1984	791,786,875	793,763,448	574,425,384	621,698,991	78.3%	72.5%
1985	923,841,980	883,065,612	640,283,665	716,113,320	81.1%	69.3%
1986	1,076,931,239	1,035,863,775	632,348,894	690,237,294	66.6%	58.7%
1987	1,223,945,058	1,184,885,271	678,707,340	737,255,115	62.2%	55.5%
1988	1,275,460,627	1,263,400,213	779,023,648	836,795,778	66.2%	61.1%
Total	5,291,965,779	5,160,978,319	3,304,788,931	3,602,100,498	69.8%	62.4%

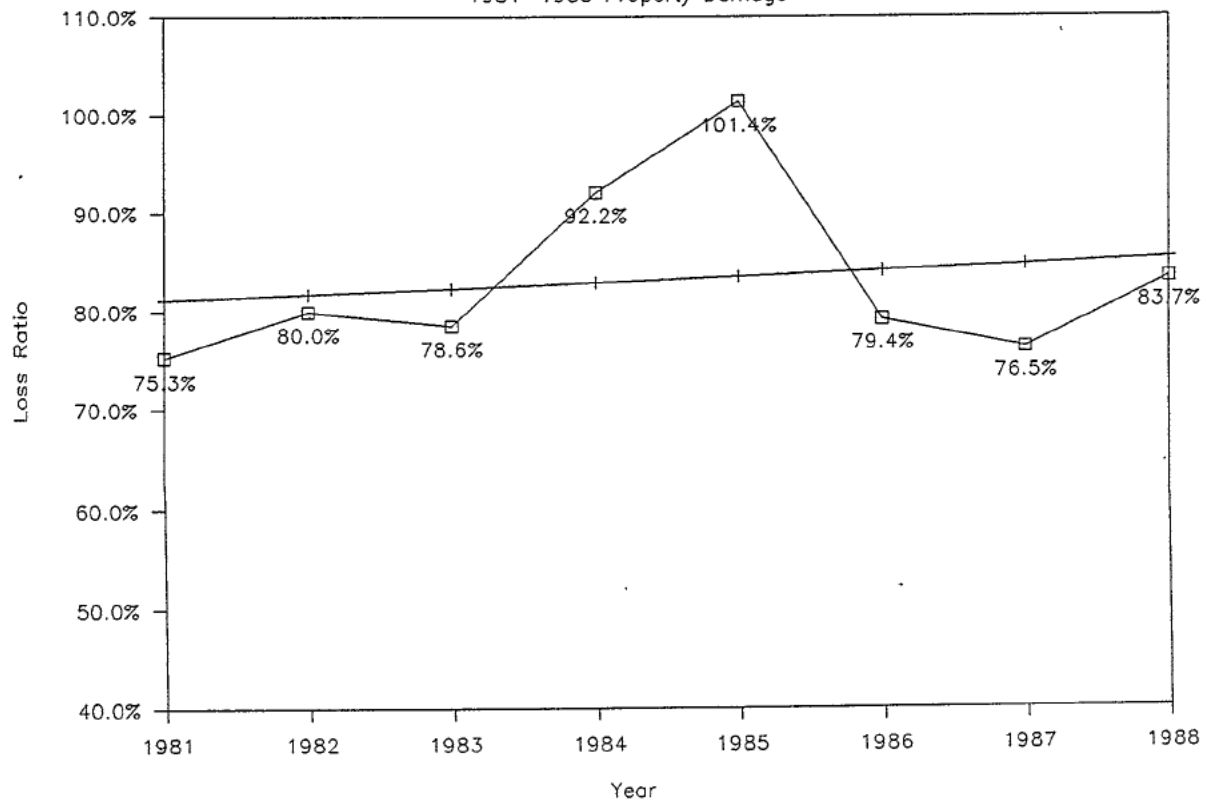
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 Bodily Injury



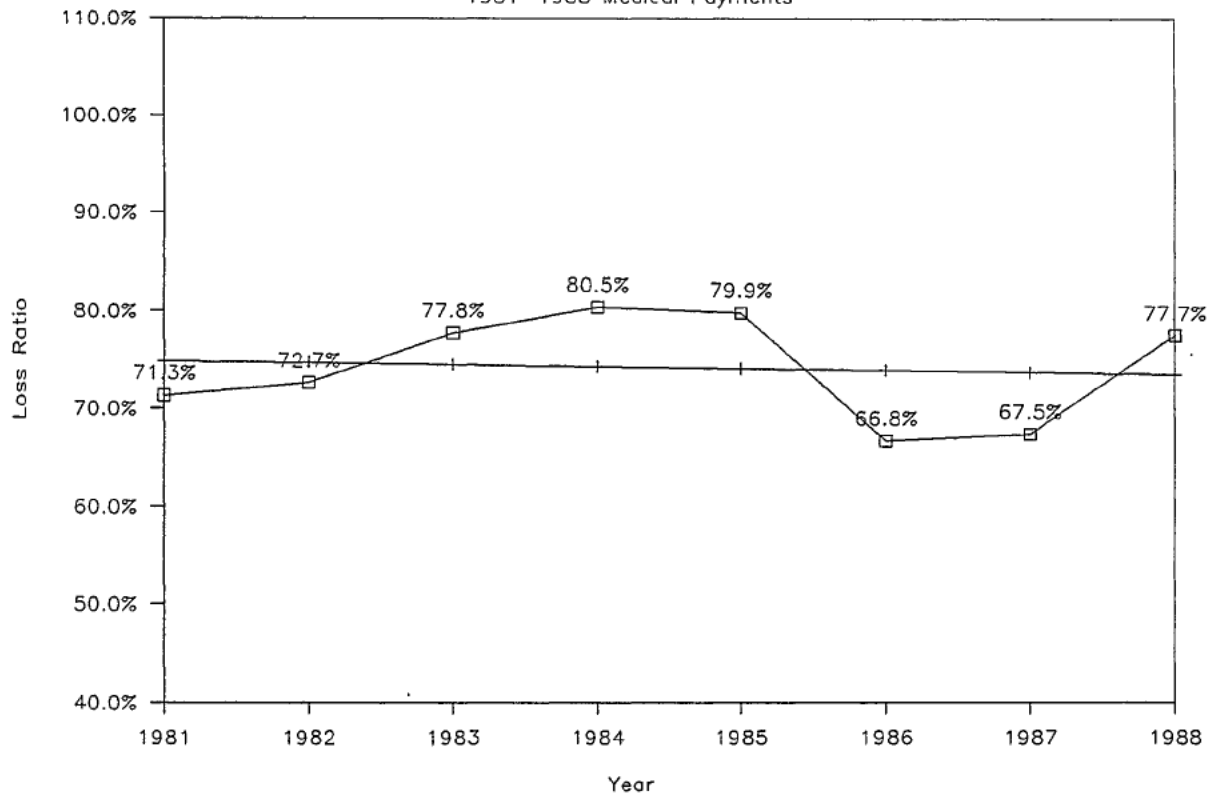
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 Property Damage



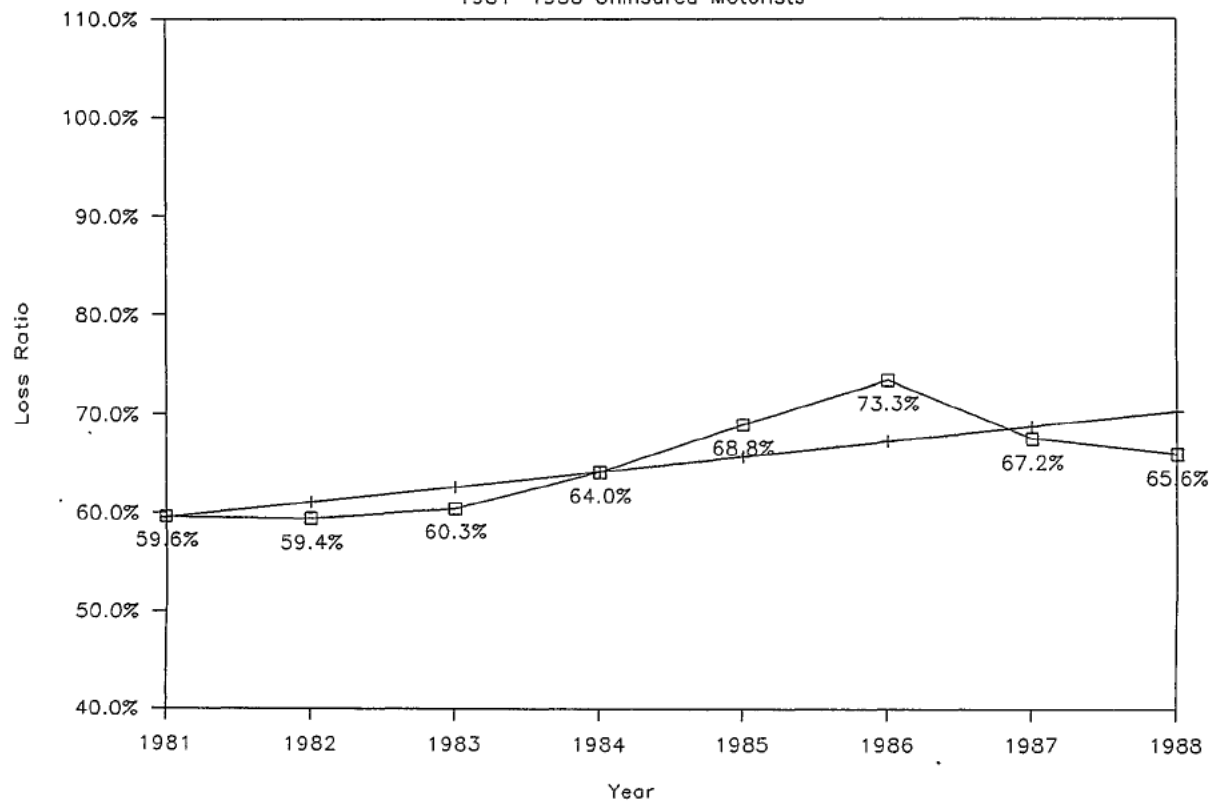
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 Medical Payments



# MISSOURI PRIVATE PASSENGER AUTOMOBILE

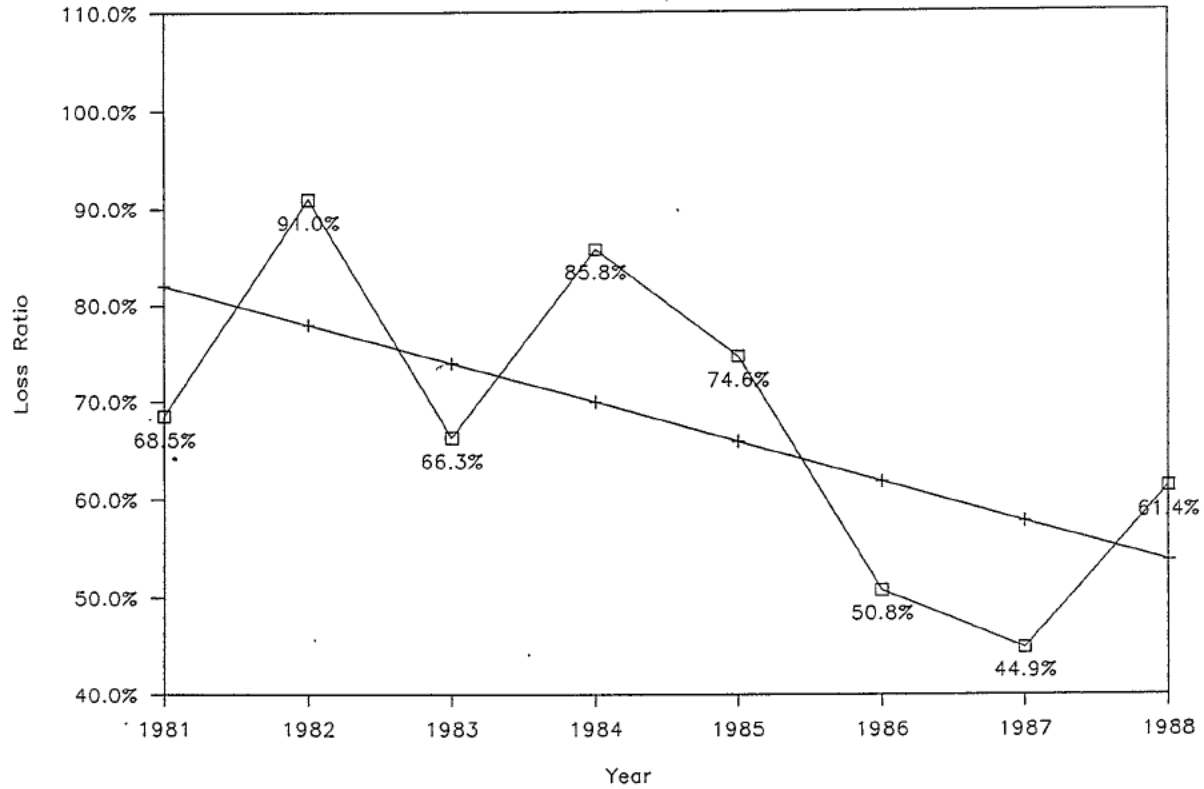
1981-1988 Uninsured Motorists





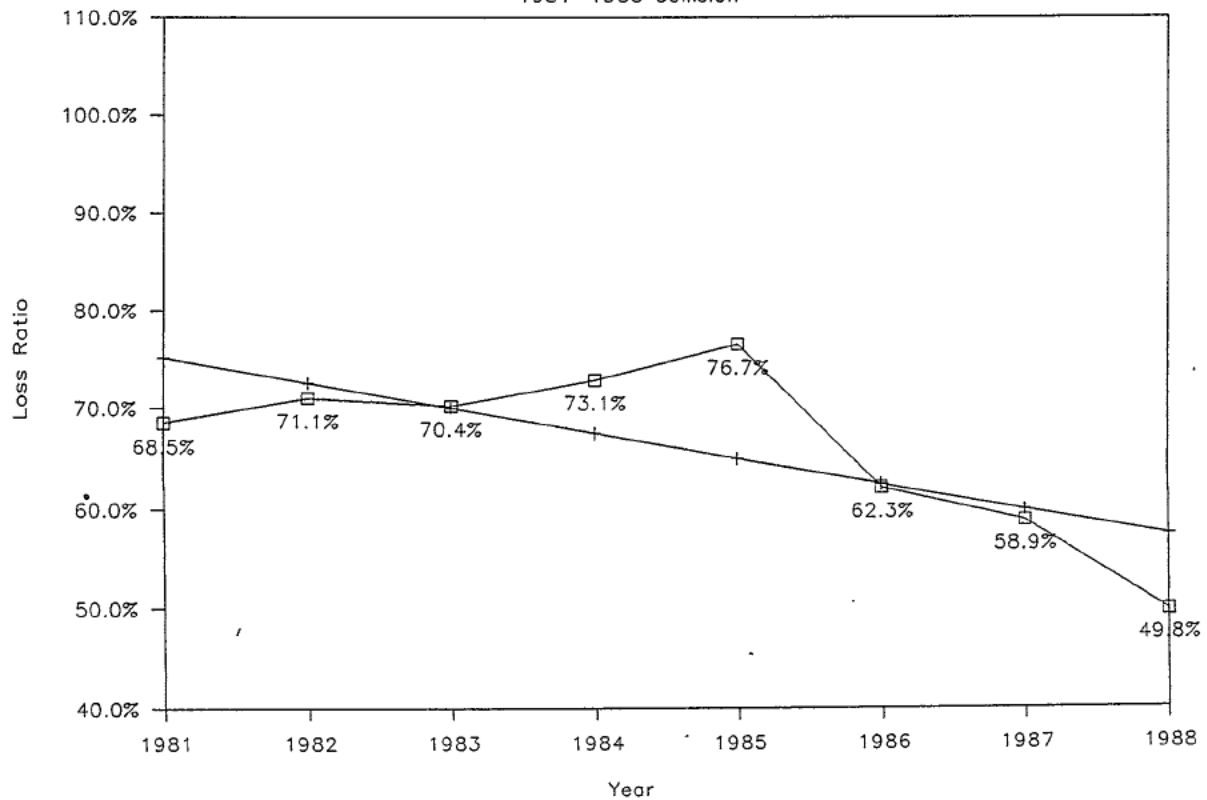
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 Comprehensive



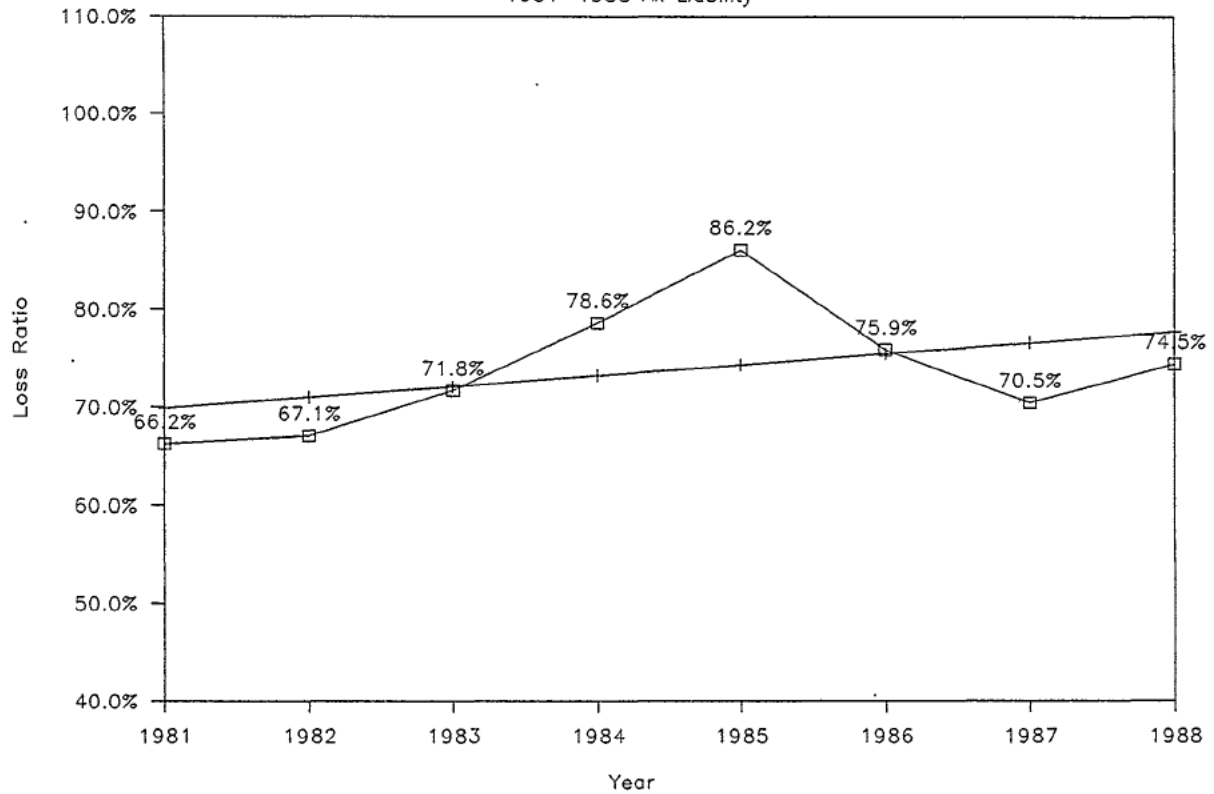
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 Collision



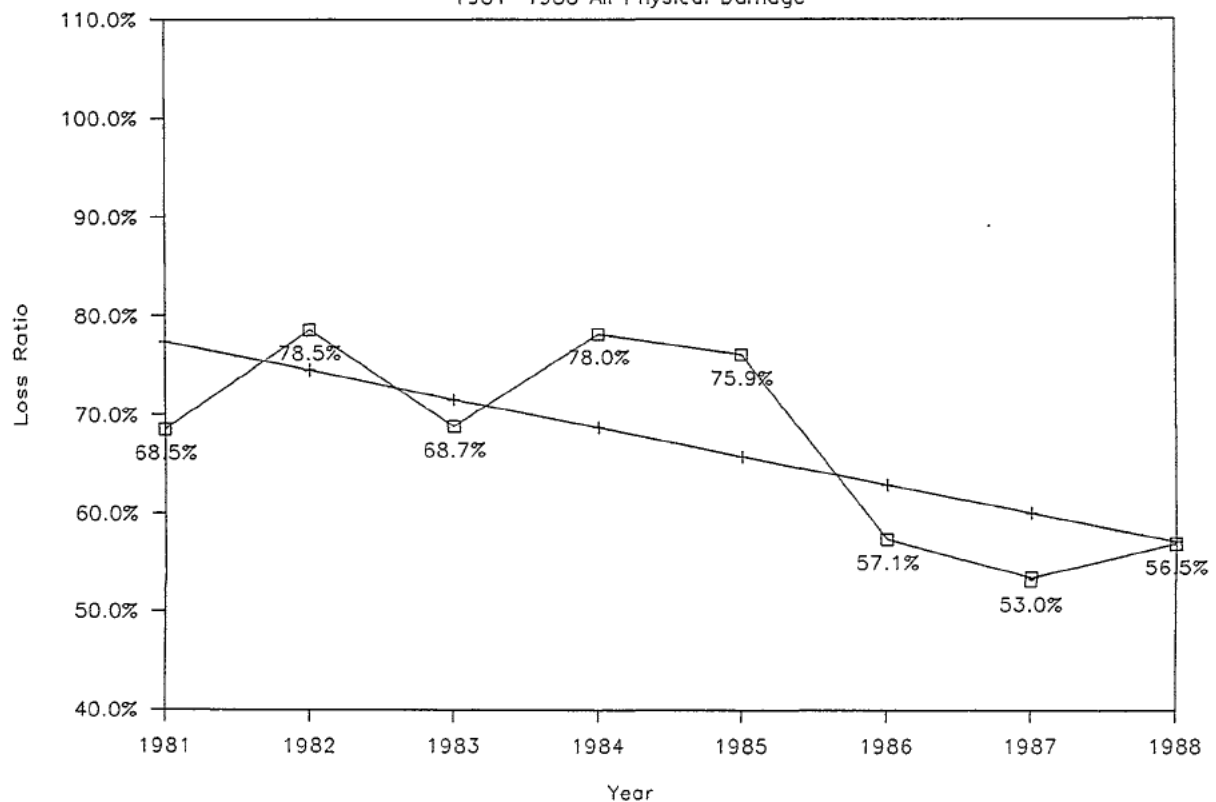
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 All Liability



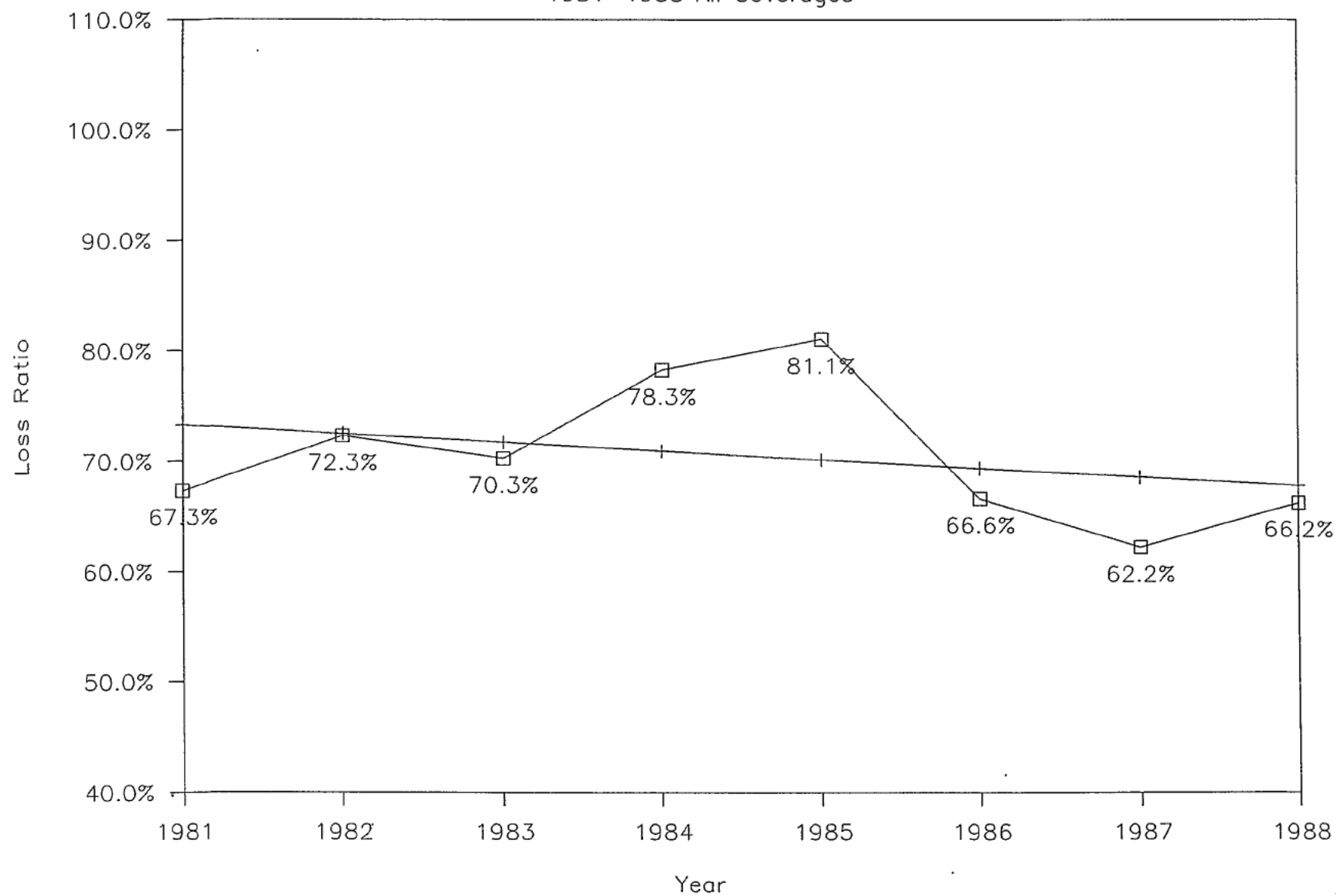
# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 All Physical Damage



# MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1988 All Coverages

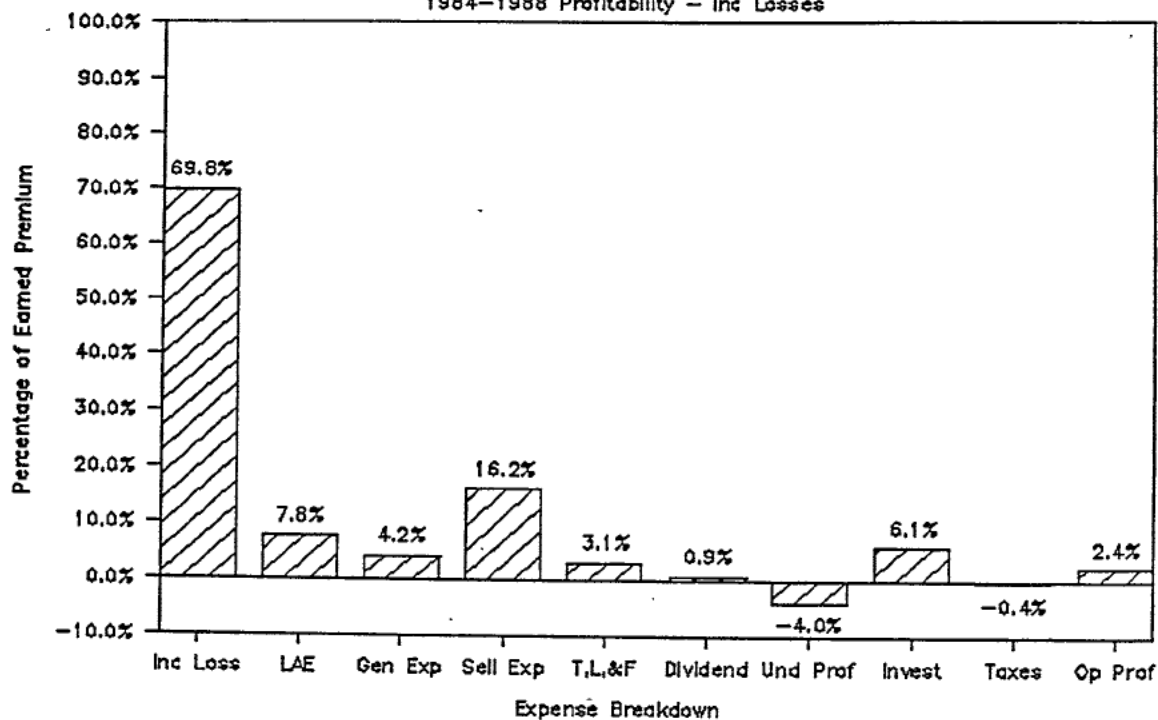


### PROFITABILITIES

The graphs and table that follow illustrate the industry's profitability in the automobile insurance line for each of the last five years and combined. Expenses are shown as a percentage of earned premium. Both a traditional and cash flow study are included.

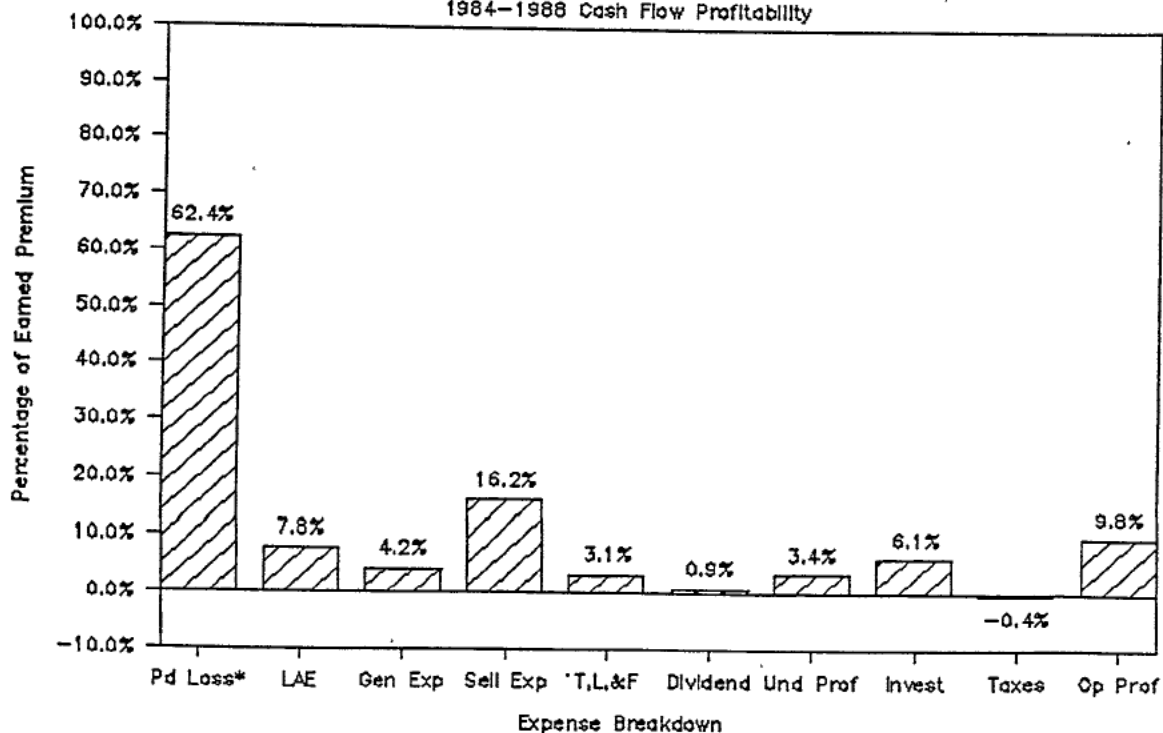
# Private Passenger Automobile - Missouri

1984-1988 Profitability - Inc Losses



# Private Passenger Automobile - Missouri

1984-1988 Cash Flow Profitability



\*Paid Loss Percentage is based on Written Premium.

Private Passenger Automobile Experience  
Profitabilities - Missouri

All Liability	1984	1985	1986	1987	1988	Mean	Straight Average
Loss Ratio IL/EP	78.6%	86.2%	75.9%	70.5%	74.5%	76.4%	77.1%
Loss Ratio PL/WP	67.5%	67.4%	62.5%	59.3%	65.4%	64.0%	64.4%
Loss Adjust. Exp	11.6%	12.5%	11.2%	11.3%	12.0%	11.7%	11.7%
General Exp	4.6%	4.5%	4.2%	4.4%	4.1%	4.3%	4.4%
Selling Exp	17.0%	16.3%	15.6%	15.9%	15.6%	16.0%	16.1%
Tax, Lic, & Fees	3.0%	3.2%	3.3%	3.3%	2.9%	3.1%	3.1%
Dividends	0.6%	0.2%	0.1%	1.3%	1.7%	0.9%	0.8%
Underwriting Prof	-15.4%	-22.9%	-10.3%	-6.7%	-10.8%	-12.4%	-13.2%
Cash Flow Profit	-4.3%	-4.1%	3.1%	4.5%	-1.7%	0.0%	-0.5%
Investment Gain	9.6%	10.0%	9.2%	9.6%	9.4%	9.5%	9.6%
Fed Taxes	-4.8%	-6.7%	-2.6%	-0.2%	-1.2%	-2.7%	-3.1%
Operating Profit	-1.0%	-6.2%	1.5%	3.1%	-0.2%	-1.8%	-0.6%
Oper Prof - Cash Flow	10.1%	12.6%	14.9%	14.3%	8.9%	10.6%	12.2%

All Physical Damage	1984	1985	1986	1987	1988	Mean	Straight Average
Loss Ratio IL/EP	78.0%	75.9%	57.1%	53.0%	56.5%	62.7%	64.1%
Loss Ratio PL/WP	77.8%	71.2%	54.8%	51.1%	55.9%	60.7%	62.2%
Loss Adjust. Exp	9.7%	8.8%	7.1%	6.7%	7.3%	7.8%	7.9%
General Exp	4.4%	4.2%	3.9%	3.9%	3.9%	4.0%	4.1%
Selling Exp	17.4%	16.8%	16.2%	15.9%	15.8%	16.3%	16.4%
Tax, Lic, & Fees	3.0%	3.2%	3.2%	3.3%	2.9%	3.1%	3.1%
Dividends	0.6%	0.2%	0.1%	1.3%	1.9%	0.9%	0.8%
Underwriting Prof	-13.1%	-9.1%	12.4%	15.9%	11.7%	5.1%	3.6%
Cash Flow Profit	-12.9%	-4.4%	14.7%	17.8%	12.3%	7.1%	5.5%
Investment Gain	2.4%	2.4%	2.3%	2.3%	2.2%	2.3%	2.3%
Fed Taxes	-7.4%	-3.3%	6.3%	7.0%	4.5%	2.2%	1.4%
Operating Profit	-3.3%	-3.4%	8.4%	11.2%	9.4%	5.3%	4.5%
Oper Prof - Cash Flow	-3.1%	1.3%	10.7%	13.1%	10.0%	7.3%	6.4%

Total - All Coverages	1984	1985	1986	1987	1988	Mean	Straight Average
Loss Ratio IL/EP	78.3%	81.1%	66.6%	62.2%	66.2%	69.8%	70.9%
Loss Ratio PL/WP	72.5%	69.3%	58.7%	55.5%	61.1%	62.4%	63.4%
Loss Adjust. Exp	10.6%	10.7%	9.2%	9.1%	9.8%	9.8%	9.9%
General Exp	4.5%	4.4%	4.1%	4.2%	4.0%	4.2%	4.2%
Selling Exp	17.2%	16.5%	15.9%	15.9%	15.7%	16.2%	16.2%
Tax, Lic, & Fees	3.0%	3.2%	3.3%	3.3%	2.9%	3.1%	3.1%
Dividends	0.6%	0.2%	0.1%	1.3%	1.8%	0.9%	0.8%
Underwriting Prof	-14.2%	-16.1%	0.9%	4.0%	-0.4%	-4.0%	-5.2%
Cash Flow Profit	-8.4%	-4.3%	8.8%	10.7%	4.7%	3.4%	2.3%
Investment Gain	6.0%	6.2%	5.8%	6.1%	6.1%	6.1%	6.1%
Fed Taxes	-6.1%	-5.0%	1.8%	3.2%	1.4%	-0.4%	-0.9%
Operating Profit	-2.2%	-4.8%	4.9%	6.9%	4.2%	2.4%	1.8%
Oper Prof - Cash Flow	3.6%	7.0%	12.8%	13.6%	9.3%	9.8%	9.3%

### RATE HISTORY

The table that follows contains the top five writers of private passenger automobile insurance and their respective rate level changes for the last three-and-three-quarter years. The revenue effect shown is each year's multiplicative total irregardless of the date the actual change was effective.



Private Passenger Automobile  
Rate History of Top 5 Writers  
1986 - Oct 1989

Company	1986		1987		1988		1989*		1986-Oct 1989		
	Market Share	Revenue Effect	Market Share	Revenue Effect	Market Share	Revenue Effect	Market Share	Revenue Effect	Market Share	Revenue Effect	Avg Annual Rate Change
State Farm Mutual	26.1%	0.0%	24.5%	-1.9%	24.8%	-2.4%	24.8%	0.9%	24.7%	-3.4%	-0.9%
American Family Mutual	9.8%	17.0%	10.5%	-1.9%	11.5%	5.7%	11.5%	0.0%	11.2%	21.3%	5.3%
Farmers Insurance Co	7.9%	18.6%	6.7%	-3.2%	6.4%	-1.7%	6.4%	0.0%	6.5%	12.9%	3.3%
Shelter Mutual	6.9%	8.3%	6.2%	-5.0%	5.9%	0.0%	5.9%	0.0%	6.0%	2.9%	0.8%
Allstate Insurance Co	5.1%	9.9%	5.2%	0.0%	5.3%	-0.3%	5.3%	0.0%	5.3%	9.6%	2.5%
Top 5 Writers	55.8%	7.5%	53.2%	-2.2%	54.0%	-0.1%	54.0%	0.4%	53.7%	5.4%	1.4%

\*1989 only includes filings through October 1.

### FREQUENCY, SEVERITY, PURE PREMIUM TRENDS

This section consists of two subsections. The first subsection consists of annual trend data for 1987 and 1988. It is divided into four separate population centers of the state. The data in this exhibit was obtained from the zip code reports filed annually with the division.

The second subsection consists of quarterly frequency, severity, and pure premium data for years 1984-1988 by coverage. Frequency and Severity are calculated on a claimant basis. Pure premium trends are graphed using the linear method. The data was obtained from the NAIC via ISO, NAII, and NISS.

The following definitions may aid individuals interested in this report:

Frequency - the number of claims paid per insured exposures.

Severity - average claim paid.

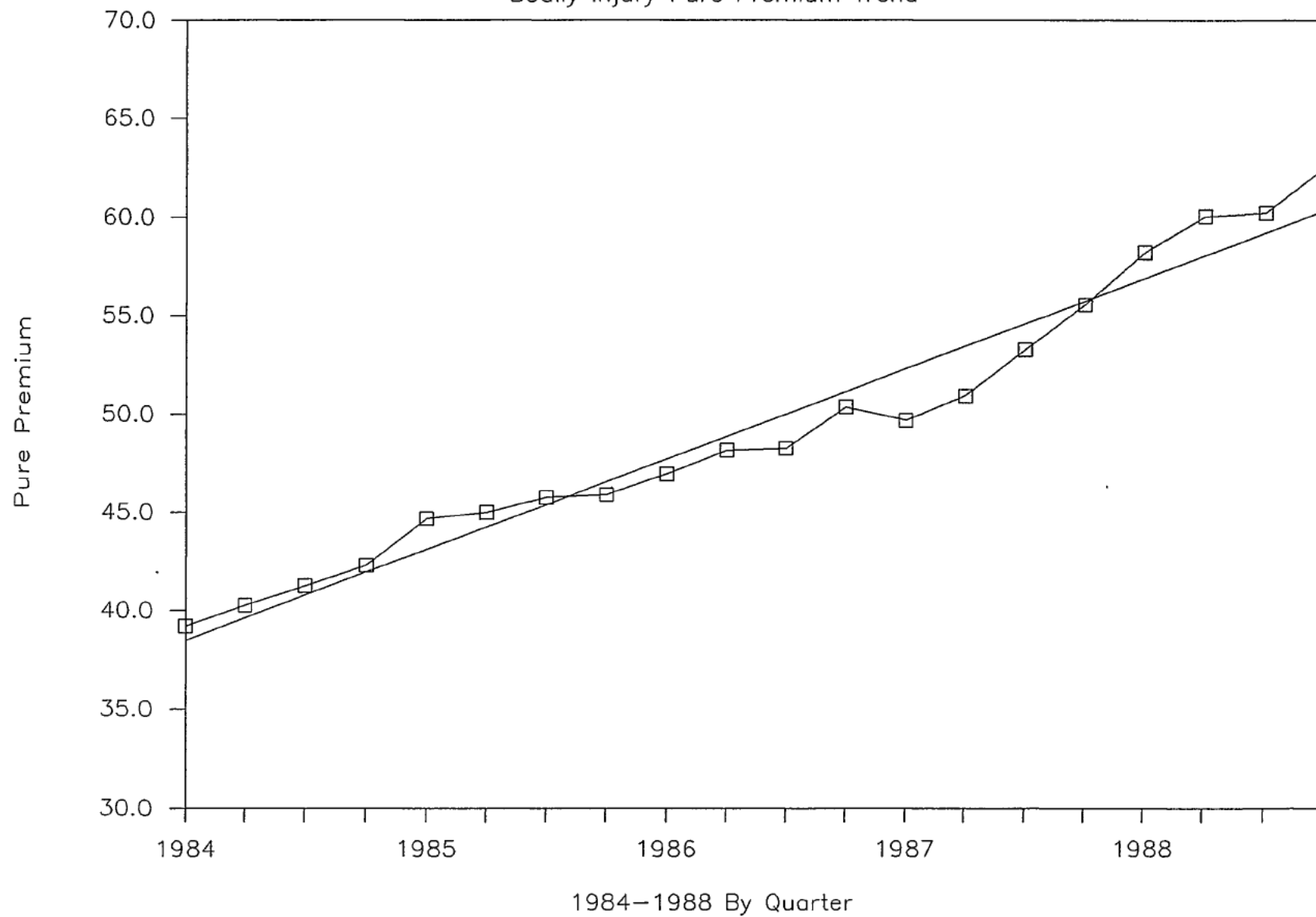
Pure Premium -  $\text{Frequency} * \text{Severity}$ . Average loss cost per unit of exposure. No loading has been added for commissions, taxes, reserves, and expenses.

Private Passenger Automobile  
Frequency and Severity  
Missouri

Coverage	1987 Frequency (per 100 Exposures)	1988 Frequency	Percent Change	1987 Severity	1988 Severity	Percent Change	1987 Pd. Pure Premium	1988 Pd. Pure Premium	Percent Change	1987 Average Premium	1988 Average Premium	Percent Change
Entire State												
BI/PD	5.657	6.034	6.7%	1823.54	1919.33	5.3%	103.16	115.81	12.3%	177.07	181.31	2.4%
Comprehensive	8.365	9.014	7.8%	450.84	452.06	0.3%	37.71	40.75	8.0%	92.97	92.03	-1.0%
Collision	8.300	8.385	1.0%	1121.83	1211.03	8.0%	93.11	101.54	9.1%	164.49	167.23	1.7%
Total							233.99	258.11	10.3%	434.54	440.57	1.4%
St. Louis												
BI/PD	6.528	6.978	6.9%	1753.76	1947.16	11.0%	114.48	135.87	18.7%	218.58	225.29	3.1%
Comprehensive	7.330	7.852	7.1%	493.84	456.77	-7.5%	36.20	35.86	-0.9%	110.49	104.88	-5.1%
Collision	9.374	9.273	-1.1%	1068.14	1176.09	10.1%	100.13	109.06	8.9%	191.97	191.15	-0.4%
Total							250.81	280.78	12.0%	521.04	521.32	0.1%
Kansas City												
BI/PD	6.058	6.742	11.3%	1889.24	1935.16	2.4%	114.45	130.47	14.0%	214.31	218.99	2.2%
Comprehensive	7.302	7.250	-0.7%	632.83	669.38	5.8%	46.21	48.53	5.0%	92.06	93.42	1.5%
Collision	8.543	8.695	1.8%	1227.80	1289.96	5.1%	104.89	112.16	6.9%	188.23	191.12	1.5%
Total							265.54	291.16	9.6%	494.59	503.53	1.8%
Springfield												
BI/PD	5.984	6.275	4.9%	1657.92	2019.78	21.8%	99.21	126.73	27.7%	168.37	175.21	4.1%
Comprehensive	6.655	7.879	18.4%	371.30	390.37	5.1%	24.71	30.76	24.5%	75.12	74.03	-1.4%
Collision	7.603	7.477	-1.7%	1094.59	1131.13	3.3%	83.22	84.58	1.6%	151.08	154.20	2.1%
Total							207.14	242.06	16.9%	394.56	403.44	2.2%
Remainder of State												
BI/PD	5.123	5.426	5.9%	1858.88	1891.89	1.8%	95.22	102.65	7.8%	148.62	152.86	2.9%
Comprehensive	9.368	10.208	9.0%	395.70	412.29	4.2%	37.07	42.09	13.5%	84.22	85.53	1.6%
Collision	7.645	7.850	2.7%	1128.66	1215.84	7.7%	86.29	95.44	10.6%	142.47	147.85	3.8%
Total							218.58	240.18	9.9%	375.31	386.24	2.9%

# MISSOURI PRIVATE PASSENGER AUTOMOBILE

Bodily Injury Pure Premium Trend

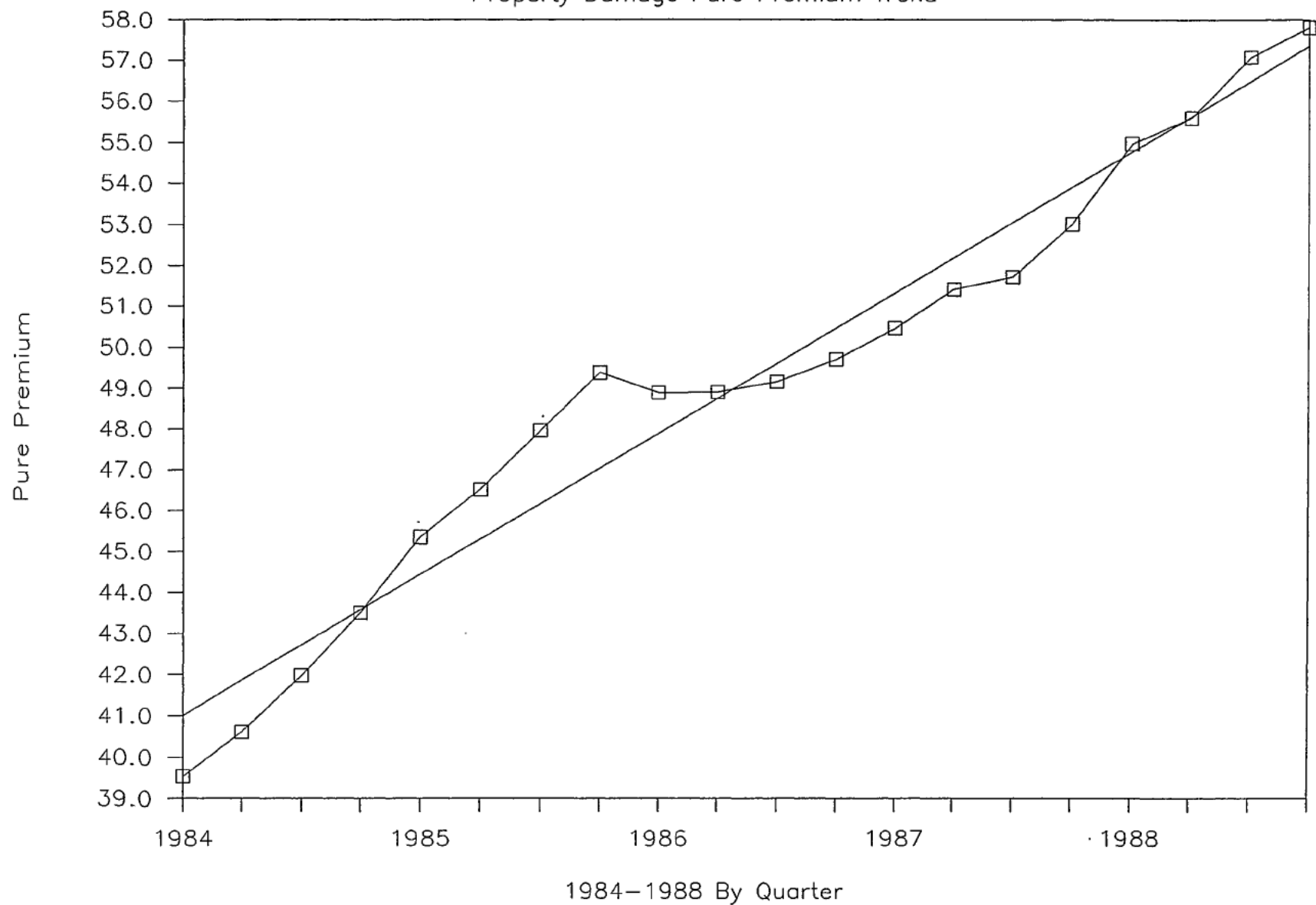


MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE  
Bodily Injury Trends

Year	Quarter	Frequency (per 100)	Severity	Pure Premium
1984	1ST	1.56	2521	39.21
	2ND	1.59	2537	40.27
	3RD	1.60	2571	41.27
	4TH	1.61	2621	42.29
1985	1ST	1.62	2758	44.66
	2ND	1.61	2797	45.00
	3RD	1.62	2821	45.76
	4TH	1.65	2779	45.89
1986	1ST	1.62	2901	46.93
	2ND	1.61	2983	48.15
	3RD	1.62	2982	48.26
	4TH	1.61	3125	50.37
1987	1ST	1.63	3043	49.69
	2ND	1.63	3127	50.91
	3RD	1.62	3292	53.27
	4TH	1.61	3454	55.57
1988	1ST	1.64	3551	58.22
	2ND	1.65	3637	60.06
	3RD	1.66	3618	60.22
	4TH	1.69	3700	62.55
Annual Trend		0.90%	8.91%	9.94%

# MISSOURI PRIVATE PASSENGER AUTOMOBILE

Property Damage Pure Premium Trend

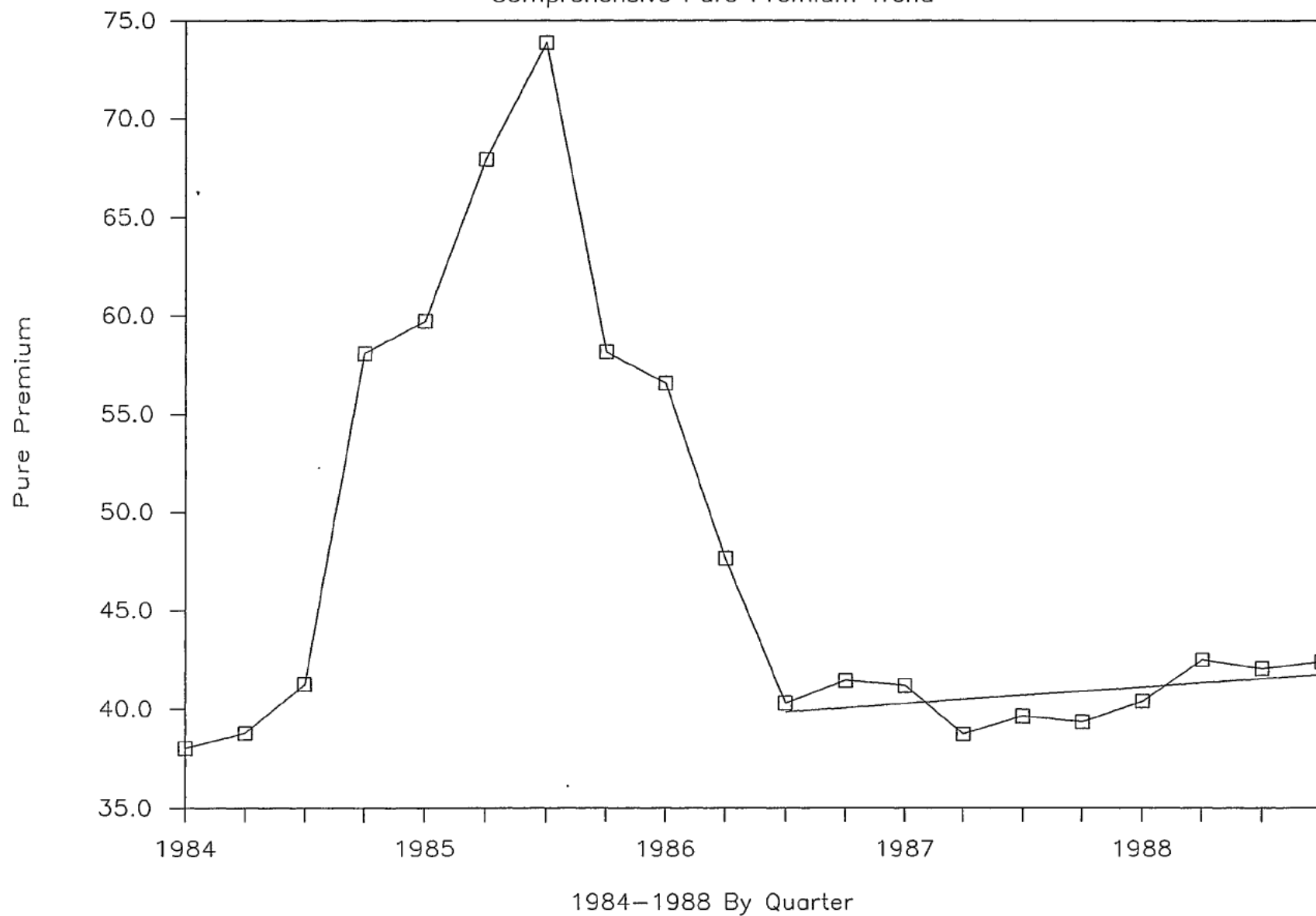


MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE  
Property Damage Trends

Year	Quarter	Frequency (per 100)	Severity	Pure Premium
1984	1ST	4.77	828	39.53
	2ND	4.86	836	40.61
	3RD	4.96	847	41.99
	4TH	5.06	859	43.51
1985	1ST	5.16	879	45.36
	2ND	5.16	902	46.52
	3RD	5.19	924	47.97
	4TH	5.24	943	49.39
1986	1ST	5.11	957	48.89
	2ND	5.26	931	48.91
	3RD	5.21	944	49.16
	4TH	5.17	961	49.71
1987	1ST	5.12	987	50.48
	2ND	4.92	1045	51.42
	3RD	4.88	1059	51.72
	4TH	4.85	1092	53.02
1988	1ST	4.94	1114	54.98
	2ND	4.94	1126	55.61
	3RD	4.97	1149	57.08
	4TH	4.98	1161	57.81
Annual Trend		-0.26%	7.75%	7.32%

# MISSOURI PRIVATE PASSENGER AUTOMOBILE

Comprehensive Pure Premium Trend



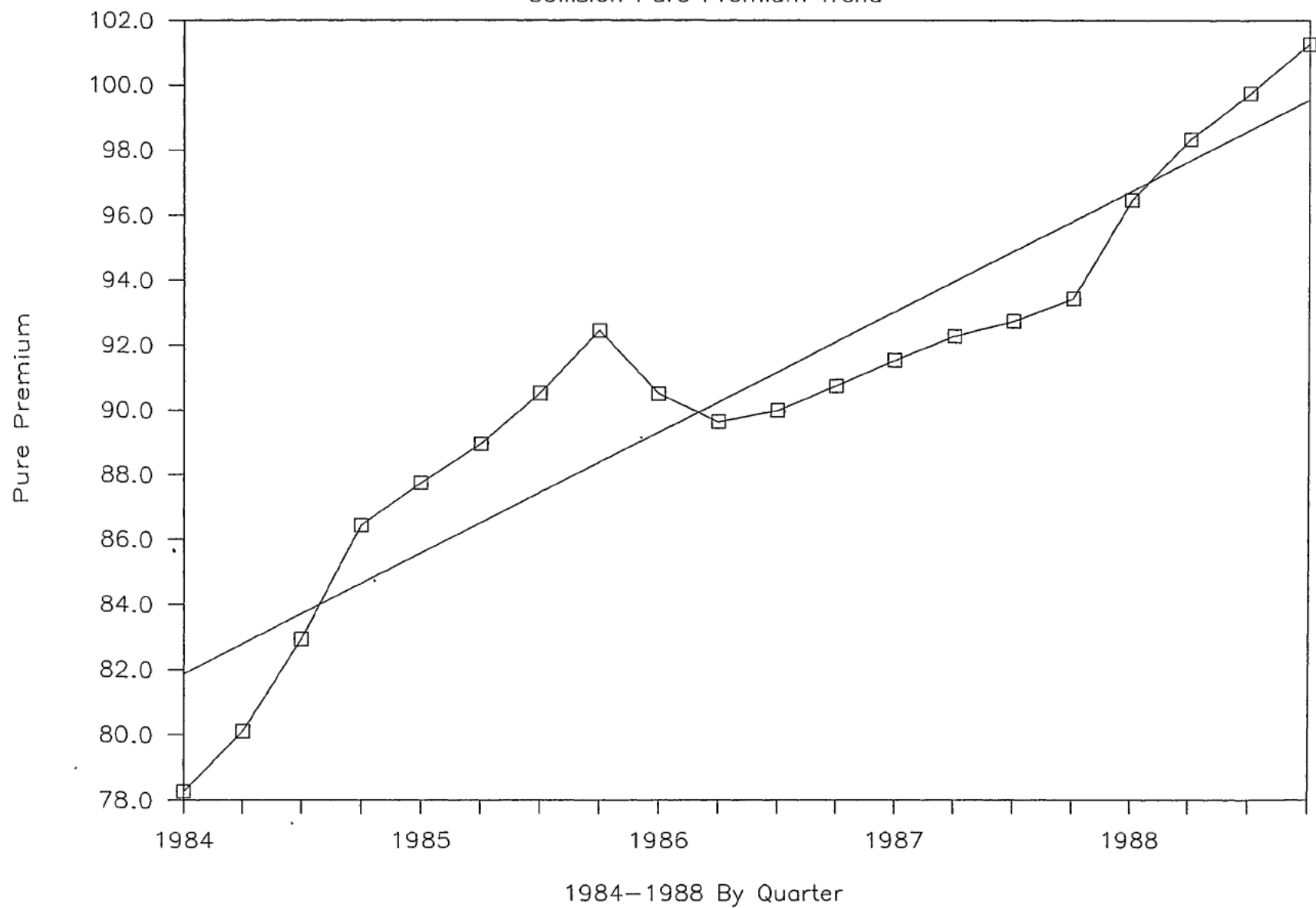


MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE  
Comprehensive Trends

Year	Quarter	Frequency (per 100)	Severity	Pure Premium
1984	1ST	9.17	415	38.03
	2ND	9.58	405	38.79
	3RD	9.90	417	41.27
	4TH	11.47	507	58.10
1985	1ST	11.47	521	59.74
	2ND	12.22	556	67.95
	3RD	12.88	573	73.87
	4TH	11.48	507	58.16
1986	1ST	11.33	499	56.57
	2ND	10.09	472	47.64
	3RD	9.15	440	40.30
	4TH	9.17	452	41.46
1987	1ST	9.09	453	41.21
	2ND	8.79	441	38.76
	3RD	8.87	447	39.65
	4TH	8.75	450	39.37
1988	1ST	8.92	453	40.39
	2ND	9.35	455	42.51
	3RD	9.40	448	42.07
	4TH	9.50	446	42.38
Annual Trend		1.70%	0.41%	2.05%

# MISSOURI PRIVATE PASSENGER AUTOMOBILE

Collision Pure Premium Trend



MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE  
Collision Trends

Year	Quarter	Frequency (per 100)	Severity	Pure Premium
1984	1ST	8.85	884	78.26
	2ND	9.04	886	80.10
	3RD	9.19	903	82.93
	4TH	9.39	920	86.44
1985	1ST	9.35	938	87.75
	2ND	9.35	951	88.95
	3RD	9.38	965	90.52
	4TH	9.45	978	92.46
1986	1ST	9.19	985	90.50
	2ND	9.01	994	89.63
	3RD	8.95	1005	89.99
	4TH	8.87	1023	90.74
1987	1ST	8.72	1050	91.54
	2ND	8.63	1070	92.28
	3RD	8.51	1089	92.74
	4TH	8.40	1112	93.44
1988	1ST	8.52	1132	96.47
	2ND	8.55	1150	98.34
	3RD	8.56	1165	99.75
	4TH	8.54	1186	101.26
Annual Trend		-2.10%	6.54%	4.20%

### MARKET SHARE

The following pages list all companies writing private passenger automobile insurance in Missouri by 1988 market share. It also contains each companies loss ratio for 1988.

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
1	176	25178	\$316,809,260	24.84	STATE FARM MUTUAL AUTOMOBILE INS CO		
2	473	19275	\$147,130,018	11.54	AMERICAN FAMILY MUTUAL INS CO		
3	069	21628	\$81,470,695	6.388	FARMERS INSURANCE COMPANY INC		
4	123	23388	\$75,650,571	5.931	SHELTER MUTUAL INSURANCE CO		
5	008	19232	\$67,330,010	5.279	ALLSTATE INSURANCE COMPANY		
6	176	25143	\$44,754,373	3.509	STATE FARM FIRE AND CASUALTY CO		
7	473	19283	\$41,117,170	3.224	AMERICAN STANDARD INS CO OF WISCONSIN		
8	000	15512	\$40,492,460	3.175	AUTOMOBILE CLUB INTER-INS EXCHANGE		
9	000	15725	\$25,528,776	2.002	CAMERON MUTUAL INSURANCE COMPANY		
10	514	26859	\$22,430,682	1.759	FARM BUREAU TOWN & COUNTRY INS CO OF MO		
11	020	19690	\$20,247,142	1.587	AMERICAN ECONOMY INSURANCE COMPANY		
12	069	21687	\$19,104,166	1.498	MID CENTURY INSURANCE COMPANY		
13	200	25941	\$15,696,831	1.231	UNITED SERVICES AUTOMOBILE ASSOCIATION		
14	020	19704	\$15,299,823	1.200	AMERICAN STATES INSURANCE COMPANY		
15	111	23035	\$14,243,580	1.117	LIBERTY MUTUAL FIRE INSURANCE CO		
16	091	30104	\$12,502,996	0.980	HARTFORD UNDERWRITERS INSURANCE CO		
17	163	24759	\$12,368,023	0.970	SAFECO NATIONAL INSURANCE COMPANY		
18	076	21865	\$11,737,384	0.920	ASSOCIATED INDEMNITY CORPORATION		
19	011	19305	\$9,385,116	0.736	ASSURANCE COMPANY OF AMERICA		
20	190	25704	\$9,044,328	0.709	FARMERS AND MERCHANTS INSURANCE CO		
21	084	21792	\$8,664,092	0.679	ATLANTA CASUALTY COMPANY		
22	169	21164	\$8,523,542	0.668	DAIRYLAND INSURANCE COMPANY		
23	855	14583	\$7,385,678	0.579	MILLERS MUTUAL INS ASSN OF ILLINOIS		
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$312,497,145		\$202,048,922	\$212,692,637	68.0623	63.7762	3.406
2	\$142,015,112		\$88,562,954	\$96,626,779	68.0398	60.1937	5.678
3	\$81,467,375		\$45,586,336	\$46,608,029	57.2107	55.9543	1.254
4	\$75,669,562		\$43,377,642	\$43,244,978	57.1498	57.3395	-0.175
5	\$66,613,359		\$39,885,359	\$40,779,898	61.2188	59.2386	1.343
6	\$42,184,219		\$30,219,097	\$37,997,296	90.0747	67.5221	18.439
7	\$40,879,139		\$27,144,210	\$29,939,893	73.2400	66.0167	6.839
8	\$40,079,139		\$24,436,170	\$25,623,341	63.9319	60.3475	2.962
9	\$25,444,595		\$15,747,003	\$18,017,971	70.8126	61.6833	8.925
10	\$22,344,803		\$13,462,296	\$14,763,549	66.0715	60.0173	5.824
11	\$19,635,677		\$11,984,838	\$15,017,792	76.4822	59.1927	15.446
12	\$19,896,163		\$10,428,479	\$10,431,358	52.4290	54.5875	0.014
13	\$15,432,196		\$8,174,647	\$8,707,343	56.4232	52.0783	3.452
14	\$15,421,457		\$9,718,763	\$12,422,112	80.5508	63.5221	17.530
15	\$14,061,114		\$10,482,327	\$10,620,796	75.5331	73.5933	0.985
16	\$12,861,853		\$7,472,511	\$7,428,221	57.7539	59.7658	-0.344
17	\$12,595,683		\$6,526,758	\$5,160,053	40.9668	52.7712	-10.851
18	\$12,104,144		\$6,489,094	\$6,054,788	50.0224	55.2857	-3.588
19	\$9,073,112		\$5,763,796	\$7,353,465	81.0468	61.4142	17.521
20	\$8,839,761		\$5,057,551	\$5,441,700	61.5594	55.9196	4.346
21	\$10,552,979		\$6,821,813	\$8,292,912	78.5836	78.7366	13.940
22	\$8,629,534		\$4,364,995	\$4,773,429	55.3150	51.2110	4.733
23	\$7,179,021		\$5,087,461	\$5,866,947	81.7235	68.8828	10.858

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	155	24260	\$7,323,783	0.574	PROGRESSIVE CASUALTY INSURANCE CO
25	001	19038	\$7,234,195	0.567	AETNA CASUALTY AND SURETY COMPANY
26	807	40371	\$6,905,046	0.541	COLUMBIA MUTUAL INSURANCE COMPANY
27	008	19240	\$6,404,408	0.502	ALLSTATE INDEMNITY COMPANY
28	000	28339	\$6,195,269	0.486	GROUP CASUALTY UNDERWRITERS INS CO
29	140	10723	\$6,169,882	0.484	COLONIAL INSURANCE CO OF CALIFORNIA
30	408	28401	\$6,144,351	0.482	AMERICAN NATIONAL PROPERTY & CASUALTY C .
31	124	19488	\$6,089,995	0.477	AMERISURE INSURANCE COMPANY
32	000	13153	\$5,512,394	0.432	WEST GENERAL INSURANCE CO INC
33	163	24740	\$4,480,025	0.351	SAFECO INSURANCE CO OF AMERICA
34	003	19097	\$4,160,044	0.326	ALLIED MUTUAL INS CO
35	123	23361	\$4,004,118	0.314	SHELTER GENERAL INS CO
36	056	21245	\$3,737,663	0.293	EQUITY MUTUAL INSURANCE COMPANY
37	052	21105	\$3,720,607	0.292	NORTH RIVER INSURANCE COMPANY THE
38	011	19356	\$3,689,096	0.289	MARYLAND CASUALTY COMPANY
39	096	22543	\$3,684,162	0.289	SECURA INSURANCE A MUTUAL COMPANY
40	268	10952	\$3,633,827	0.285	J C PENNEY CASUALTY INSURANCE CO
41	304	32352	\$3,596,042	0.282	PRUDENTIAL PROPERTY & CASUALTY INS CO
42	084	22268	\$3,576,334	0.280	DIXIE INSURANCE COMPANY
43	200	25968	\$3,499,576	0.274	USAA CASUALTY INSURANCE COMPANY
44	000	23710	\$3,290,760	0.258	MISSOURI PROVIDENT INS CO
45	140	23787	\$3,209,895	0.252	NATIONWIDE MUTUAL INSURANCE COMPANY
46	603	10812	\$3,180,785	0.249	CORONET INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	\$8,671,713	\$3,746,526	\$3,469,776	40.013	51.1556	-3.191
25	\$7,459,317	\$4,020,299	\$4,666,470	62.559	55.5736	8.663
26	\$6,638,073	\$3,945,180	\$4,822,345	72.647	57.1347	13.214
27	\$6,379,315	\$2,946,410	\$3,873,096	60.713	46.0060	14.526
28	\$4,044,527	\$2,111,641	\$2,177,892	53.848	34.0847	1.638
29	\$6,168,631	\$3,338,303	\$3,722,814	60.351	54.1064	6.233
30	\$6,112,704	\$3,684,015	\$4,447,671	72.761	59.9578	12.493
31	\$5,970,953	\$3,677,510	\$4,360,198	73.023	60.3861	11.433
32	\$5,447,160	\$3,256,723	\$3,593,721	65.974	59.0800	6.187
33	\$4,150,153	\$1,768,299	\$1,872,045	45.108	39.4707	2.500
34	\$4,185,507	\$2,440,846	\$3,712,824	88.707	58.6736	30.390
35	\$4,003,049	\$1,713,772	\$2,009,038	50.188	42.8002	7.376
36	\$3,728,431	\$1,970,671	\$2,348,928	63.000	52.7247	10.145
37	\$3,350,237	\$1,784,991	\$2,411,486	71.980	47.9758	18.700
38	\$3,725,399	\$2,434,832	\$3,602,749	96.708	66.0008	31.350
39	\$3,488,102	\$2,238,431	\$2,386,800	68.427	60.7582	4.254
40	\$3,836,736	\$2,535,803	\$2,038,106	53.121	69.7833	-12.972
41	\$3,532,559	\$2,067,587	\$2,687,410	76.075	57.4962	17.546
42	\$3,689,318	\$1,973,323	\$2,393,009	64.863	55.1773	11.376
43	\$3,349,356	\$1,709,495	\$2,171,858	64.844	48.8486	13.805
44	\$3,237,813	\$1,368,743	\$1,719,760	53.115	41.5935	10.841
45	\$3,354,876	\$2,793,187	\$2,522,744	75.196	87.0155	-8.059
46	\$2,874,183	\$987,083	\$1,623,594	56.489	31.0327	22.146

MISSOURI DIVISION OF INSURANCE.  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
47	175	25135	\$3,179,337	0.249	STATE AUTOMOBILE MUTUAL INS CO
48	855	40185	\$2,961,902	0.232	MILLERS GENERAL INSURANCE COMPANY
49	000	11738	\$2,911,621	0.228	LEADER NATIONAL INSURANCE CO
50	003	42579	\$2,883,177	0.226	ALLIED PROPERTY & CASUALTY INS CO
51	081	22063	\$2,882,187	0.226	GOVERNMENT EMPLOYEES INSURANCE CO
52	196	25879	\$2,809,130	0.220	FIDELITY AND GUARANTY INS UNDERWRITERS
53	020	37214	\$2,461,059	0.193	AMERICAN STATES PREFERRED INS CO
54	001	19062	\$2,433,593	0.191	AUTOMOBILE INS CO OF HARTFORD CT
55	077	21962	\$2,399,697	0.188	PENNSYLVANIA GENERAL INSURANCE CO
56	076	21857	\$2,353,529	0.185	AMERICAN INSURANCE COMPANY THE
57	239	34789	\$2,320,296	0.182	COLONIAL PENN INSURANCE COMPANY
58	271	14990	\$2,296,437	0.180	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO
59	148	24090	\$2,261,226	0.177	WEST AMERICAN INSURANCE COMPANY
60	241	26298	\$2,204,162	0.173	METROPOLITAN PROPERTY & LIABILITY INS C
61	332	31925	\$2,199,055	0.172	PRINCIPAL CASUALTY INS CO
62	156	24295	\$2,172,903	0.170	PROVIDENCE WASHINGTON INSURANCE CO
63	044	38369	\$2,157,880	0.169	NORTHERN ASSURANCE CO OF AMERICA
64	901	22578	\$2,156,075	0.169	HORACE MANN INSURANCE COMPANY
65	169	24988	\$2,123,632	0.166	SENTRY INSURANCE A MUTUAL COMPANY
66	414	32077	\$2,010,820	0.158	MONTGOMERY WARD INSURANCE COMPANY
67	108	22918	\$1,988,997	0.156	AMERICAN MOTORISTS INSURANCE CO
68	038	20397	\$1,945,647	0.153	VIGILANT INSURANCE COMPANY
69	048	22152	\$1,902,133	0.149	MAYFLOWER INSURANCE COMPANY LTD., THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
47	\$3,284,149	\$2,334,462	\$2,303,694	70.146	73.426	-0.937
48	\$2,912,167	\$1,308,630	\$1,902,965	65.345	44.182	20.409
49	\$3,142,730	\$2,374,752	\$1,665,179	52.985	81.561	-22.578
50	\$2,630,675	\$1,457,285	\$2,025,924	77.012	50.544	21.616
51	\$3,796,922	\$2,092,539	\$2,340,437	61.640	72.602	6.529
52	\$2,705,197	\$1,550,658	\$1,592,766	58.878	55.201	1.557
53	\$2,352,807	\$1,888,273	\$1,446,440	61.477	76.726	-18.779
54	\$2,580,789	\$1,628,320	\$1,718,631	66.593	66.910	3.499
55	\$2,348,563	\$1,616,802	\$1,325,884	56.455	67.375	-12.387
56	\$2,470,072	\$1,217,903	\$1,112,628	45.044	51.748	-4.262
57	\$2,296,545	\$1,466,925	\$1,470,546	64.033	63.221	0.158
58	\$2,185,475	\$1,468,354	\$1,629,426	74.557	63.941	7.370
59	\$2,379,894	\$1,529,551	\$1,757,174	73.834	67.643	9.564
60	\$2,214,012	\$1,370,618	\$1,774,390	80.144	62.183	18.237
61	\$2,151,908	\$1,902,788	\$1,777,216	82.588	86.528	-5.835
62	\$1,991,896	\$1,283,379	\$1,804,019	90.568	59.063	26.138
63	\$2,293,571	\$1,545,450	\$1,325,777	57.804	71.619	-9.578
64	\$2,266,266	\$1,353,096	\$1,261,478	55.663	62.757	-4.043
65	\$2,014,643	\$1,057,783	\$2,167,667	107.596	49.810	55.091
66	\$2,046,451	\$1,359,413	\$1,497,508	73.176	67.605	6.748
67	\$1,720,817	\$814,496	\$1,016,382	59.064	40.950	11.732
68	\$1,868,240	\$818,518	\$1,033,852	55.338	42.069	11.526
69	\$2,036,971	\$1,422,377	\$1,158,111	56.855	74.778	-12.973

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
70	303	15032	\$1,852,743	0.145	PREFERRED RISK MUTUAL INSURANCE CO
71	159	24430	\$1,810,220	0.142	PLANET INSURANCE COMPANY
72	280	18988	\$1,806,662	0.142	AUTO OWNERS INSURANCE CO MUTUAL
73	052	23728	\$1,788,301	0.140	NATIONAL GENERAL INS CO
74	000	13390	\$1,745,960	0.137	ATLAS INSURANCE COMPANY
75	108	22926	\$1,713,518	0.134	ECONOMY FIRE & CASUALTY COMPANY
76	518	14117	\$1,665,678	0.131	GRINNELL MUTUAL REINSURANCE COMPANY
77	098	10804	\$1,662,226	0.130	CONTINENTAL WESTERN INSURANCE CO
78	088	22306	\$1,622,711	0.127	MASSACHUSETTS BAY INS CO
79	077	21970	\$1,619,361	0.127	GENERAL ACCIDENT INS CO OF AMERICA
80	175	25127	\$1,618,915	0.127	STATE AUTO PROPERTY & CASUALTY INS CO
81	163	24724	\$1,535,280	0.120	FIRST NATIONAL INS CO OF AMERICA
82	084	12599	\$1,461,566	0.115	WINDSOR INSURANCE COMPANY
83	072	21776	\$1,460,717	0.115	UNITED SECURITY INSURANCE COMPANY
84	088	22284	\$1,457,147	0.114	CALIFORNIA COMPENSATION INS CO
85	038	20281	\$1,405,446	0.110	FEDERAL INSURANCE COMPANY
86	189	25623	\$1,389,714	0.109	PHOENIX INSURANCE COMPANY THE
87	741	35440	\$1,388,758	0.109	MID AMERICAN CASUALTY COMPANY
88	056	21237	\$1,369,466	0.107	CASUALTY RECIPROCAL EXCHANGE
89	048	20761	\$1,362,234	0.107	BOSTON OLD COLONY INSURANCE COMPANY
90	189	25658	\$1,290,184	0.101	TRAVELERS INDEMNITY COMPANY
91	196	25887	\$1,273,796	0.100	UNITED STATES FIDELITY & GUARANTY CO
92	048	35289	\$1,273,184	0.100	CONTINENTAL INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
70	\$1,851,189	\$972,302	\$961,304	51.929	52.479	-0.59
71	\$2,183,309	\$588,580	\$1,750,780	80.189	32.514	53.23
72	\$1,793,448	\$1,438,716	\$1,418,420	79.089	79.634	-1.13
73	\$1,729,547	\$753,813	\$787,493	45.532	42.152	1.95
74	\$2,354,188	\$1,192,831	\$1,430,603	60.768	68.319	10.10
75	\$1,784,409	\$1,293,683	\$1,005,459	56.347	75.499	-16.15
76	\$1,642,492	\$1,030,345	\$923,863	56.248	61.857	-6.48
77	\$1,729,290	\$973,817	\$1,003,144	58.009	58.585	1.70
78	\$1,670,606	\$1,251,186	\$844,662	50.560	77.105	-24.33
79	\$1,583,119	\$937,100	\$1,403,098	88.629	57.869	29.44
80	\$1,546,064	\$967,310	\$682,741	44.160	59.751	-18.41
81	\$1,356,363	\$705,816	\$848,101	62.528	45.973	10.49
82	\$1,097,099	\$529,544	\$688,409	62.748	36.231	14.48
83	\$1,513,499	\$1,267,344	\$1,101,559	72.782	86.762	-10.95
84	\$1,363,458	\$501,854	\$602,994	44.225	34.441	7.42
85	\$1,419,857	\$910,267	\$1,009,248	71.081	64.767	6.97
86	\$1,576,111	\$904,938	\$774,088	49.114	65.117	-8.30
87	\$1,138,956	\$272,657	\$600,748	52.745	19.633	28.81
88	\$1,452,309	\$865,822	\$566,799	39.027	63.223	-20.59
89	\$494,349	\$163,488	\$300,696	60.827	12.001	27.76
90	\$1,422,593	\$1,007,787	\$696,041	48.928	78.112	-21.91
91	\$1,327,992	\$1,146,692	\$658,273	49.569	90.022	-36.78
92	\$2,075,922	\$1,503,005	\$2,113,838	101.826	118.051	29.42



MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
93	239	20796	\$1,262,539	0.099	COLONIAL PENN FRANKLIN INSURANCE CO
94	140	23779	\$1,238,133	0.097	NATIONWIDE MUTUAL FIRE INSURANCE CO
95	885	35777	\$1,153,753	0.090	INTERNATIONAL INDEMNITY COMPANY
96	164	24775	\$1,143,330	0.090	ST PAUL GUARDIAN INSURANCE COMPANY
97	190	25712	\$1,100,388	0.086	TRI STATE INSURANCE COMPANY
98	148	24074	\$1,065,058	0.084	OHIO CASUALTY INSURANCE COMPANY
99	148	24066	\$1,063,649	0.083	AMERICAN FIRE & CASUALTY COMPANY
100	007	13935	\$1,014,066	0.080	FEDERATED MUTUAL INSURANCE COMPANY
101	162	24589	\$1,004,011	0.079	AMERICAN AND FOREIGN INSURANCE CO
102	196	35386	\$989,347	0.078	FIDELITY AND GUARANTY INSURANCE COMPANY
103	034	26050	\$906,750	0.071	WORLDWIDE UNDERWRITERS INSURANCE COMPAN
104	003	19100	\$901,885	0.071	AMCO INSURANCE COMPANY
105	127	23450	\$889,732	0.070	AMERICAN FAMILY HOME INSURANCE CO
106	218	20508	\$877,755	0.069	VALLEY FORGE INSURANCE COMPANY
107	047	41181	\$857,941	0.067	UNIVERSAL UNDERWRITERS INS CO
108	185	25518	\$857,567	0.067	TRANSAMERICA PREMIER INSURANCE COMPANY
109	072	21741	\$840,823	0.066	HAWKEYE SECURITY INSURANCE COMPANY
110	091	29424	\$824,467	0.065	HARTFORD CASUALTY INS CO
111	044	20613	\$820,521	0.064	AMERICAN EMPLOYERS INSURANCE CO
112	050	21008	\$808,663	0.063	COUNTRY PREFERRED INSURANCE COMPANY
113	000	11444	\$801,082	0.063	HAMILTON INSURANCE COMPANY
114	185	25534	\$790,882	0.062	TRANSAMERICA INSURANCE COMPANY
115	193	25801	\$778,641	0.061	PRAIRIE STATE FARMERS INSURANCE ASSOC

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
93	\$1,196,106	\$541,220	\$855,010	71.483	42.868	26.23
94	\$1,287,406	\$1,009,645	\$1,066,228	82.820	81.546	4.40
95	\$1,021,546	\$820,538	\$666,732	65.267	71.119	-15.06
96	\$1,020,290	\$474,334	\$461,857	45.267	41.487	-1.22
97	\$1,087,531	\$636,908	\$701,607	64.514	57.880	5.95
98	\$1,091,795	\$570,273	\$760,889	69.692	53.544	17.46
99	\$1,112,319	\$555,178	\$611,846	55.006	52.196	5.09
100	\$964,952	\$801,940	\$854,691	88.573	79.082	5.47
101	\$986,871	\$644,816	\$993,816	100.704	64.224	35.36
102	\$1,125,570	\$653,809	\$481,226	42.754	66.085	-15.33
103	\$863,209	\$376,670	\$707,021	81.906	41.541	38.27
104	\$574,454	\$226,036	\$473,378	82.405	25.063	43.06
105	\$818,443	\$332,843	\$346,501	42.337	37.409	1.67
106	\$861,613	\$577,507	\$-351,952	-40.848	65.794	-107.87
107	\$836,999	\$85,680	\$239,910	28.663	9.987	18.43
108	\$862,680	\$550,874	\$345,081	40.001	64.237	-23.86
109	\$757,044	\$524,379	\$526,512	69.548	62.365	0.28
110	\$828,733	\$471,804	\$693,371	83.666	57.225	26.74
111	\$906,473	\$613,184	\$484,541	53.453	74.731	-14.19
112	\$628,643	\$684,474	\$574,650	91.411	84.643	-17.47
113	\$376,732	\$45,981	\$113,020	30.000	5.740	17.79
114	\$962,081	\$753,018	\$483,058	50.210	95.212	-28.06
115	\$785,296	\$721,762	\$764,273	97.323	92.695	5.41

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
116	261	37540	\$764,951	0.060	OMAHA PROPERTY AND CASUALTY INS CO	\$771,994	\$634,131	\$799,548	103.569	82.898	21.43
117	003	42587	\$737,041	0.058	DEPOSITORS INSURANCE COMPANY	\$651,947	\$352,147	\$642,292	98.519	47.778	44.50
118	084	26832	\$684,439	0.054	AMERICAN ALLIANCE INSURANCE COMPANY	\$785,767	\$650,964	\$657,025	83.616	95.109	0.77
119	214	19194	\$659,805	0.052	FARMERS ALLIANCE MUTUAL INS CO	\$741,582	\$823,809	\$602,102	81.192	124.856	-29.90
120	091	19682	\$658,941	0.052	HARTFORD FIRE INSURANCE COMPANY	\$636,113	\$306,236	\$341,601	53.701	46.474	5.56
121	408	39942	\$640,982	0.050	AMERICAN NATIONAL GENERAL INS CO	\$636,951	\$380,017	\$423,538	66.495	59.287	6.83
122	012	23817	\$621,074	0.049	ILLINOIS NATIONAL INSURANCE COMPANY	\$602,142	\$553,400	\$494,148	82.065	89.104	-9.84
123	088	22292	\$603,641	0.047	HANOVER INSURANCE COMPANY THE	\$634,217	\$302,040	\$234,349	36.951	50.036	-10.67
124	000	27944	\$590,963	0.046	NATIONAL INSURANCE ASSOCIATION	\$506,973	\$64,292	\$162,636	32.080	10.879	19.40
125	038	20370	\$585,999	0.046	SUN INSURANCE OFFICE LIMITED	\$567,119	\$271,273	\$275,703	48.615	46.292	0.78
126	028	19976	\$577,582	0.045	AMICA MUTUAL INSURANCE COMPANY	\$560,530	\$227,385	\$347,651	62.022	39.368	21.46
127	001	19070	\$567,444	0.044	STANDARD FIRE INSURANCE COMPANY	\$624,190	\$384,132	\$344,987	55.270	67.695	-6.27
128	076	21881	\$564,766	0.044	NATIONAL SURETY CORPORATION	\$607,464	\$373,733	\$283,645	46.693	66.175	-14.83
129	124	23396	\$563,230	0.044	MICHIGAN MUTUAL INSURANCE COMPANY	\$623,835	\$799,139	\$161,301	25.856	141.885	-102.24
130	062	21407	\$528,465	0.041	EMCASCO INSURANCE COMPANY	\$547,622	\$664,319	\$340,303	62.142	125.707	-59.17
131	236	42331	\$520,440	0.041	ANSVAR AMERICA INSURANCE COMPANY	\$457,409	\$373,701	\$306,333	66.971	71.805	-14.73
132	241	40169	\$486,503	0.038	METROPOLITAN CASUALTY INS CO	\$480,587	\$197,796	\$456,763	95.043	40.657	53.89
133	190	19011	\$486,229	0.038	MIDWESTERN INSURANCE COMPANY	\$500,543	\$258,455	\$308,738	61.681	53.155	10.05
134	095	22527	\$475,079	0.037	HOME INSURANCE COMPANY THE	\$510,690	\$151,841	\$62,968	12.330	31.961	-17.40
135	238	11185	\$443,968	0.035	FOREMOST INSURANCE CO	\$478,794	\$175,679	\$205,746	42.972	39.570	6.28
136	465	10111	\$438,275	0.034	AMERICAN BANKERS INS CO OF FLORIDA	\$513,106	\$246,844	\$222,281	43.321	56.322	-4.79
137	162	24678	\$437,327	0.034	ROYAL INDEMNITY COMPANY	\$466,195	\$270,685	\$173,578	37.233	61.895	-20.83
138	218	20427	\$430,551	0.034	AMERICAN CASUALTY CO OF READING PA	\$350,858	\$164,447	\$278,260	79.308	38.195	32.44
139	127	23469	\$427,260	0.033	AMERICAN MODERN HOME INSURANCE CO	\$452,579	\$174,578	\$193,074	42.661	40.860	4.09
140	108	30503	\$405,462	0.032	FEDERAL KEMPER INSURANCE COMPANY	\$440,017	\$199,856	\$121,038	27.508	49.291	-17.91
141	805	13331	\$392,487	0.031	AMERICAN HARDWARE MUTUAL INS CO	\$568,075	\$480,965	\$432,777	76.183	122.543	-8.48
142	041	22233	\$390,759	0.031	SELECT INSURANCE COMPANY	\$452,847	\$236,623	\$207,293	45.776	60.555	-6.48
143	111	42404	\$373,306	0.029	LIBERTY INSURANCE CORPORATION	\$479,949	\$360,352	\$516,645	107.646	96.530	32.56
144	168	24953	\$372,963	0.029	SOUTH CAROLINA INSURANCE COMPANY	\$372,106	\$217,110	\$296,377	79.649	58.212	21.30
145	081	35882	\$369,241	0.029	GEICO GENERAL INS CO	\$230,303	\$72,635	\$91,251	39.622	19.671	8.08
146	140	28223	\$353,559	0.028	NATIONWIDE AGRIBUSINESS INS CO	\$370,717	\$214,978	\$230,147	62.082	60.804	4.09
147	303	14559	\$346,849	0.027	MIDWEST MUTUAL INSURANCE CO	\$343,678	\$70,732	\$114,560	33.334	20.393	12.75
148	248	13021	\$333,425	0.026	UNITED FIRE AND CASUALTY COMPANY	\$319,183	\$118,110	\$170,109	53.295	35.423	16.29
149	091	22357	\$333,168	0.026	HARTFORD ACCIDENT & INDEMNITY CO	\$377,628	\$165,050	\$141,724	37.530	49.540	-6.18
150	898	36625	\$332,139	0.026	OLD RELIABLE CASUALTY COMPANY	\$194,609	\$37,538	\$79,262	40.729	11.302	21.44
151	775	13714	\$322,925	0.025	DRUGGISTS MUTUAL INSURANCE COMPANY	\$321,933	\$108,984	\$169,782	52.738	33.749	18.89
152	162	26980	\$320,744	0.025	ROYAL INSURANCE COMPANY OF AMERICA	\$360,097	\$365,020	\$105,687	29.350	113.804	-72.02
153	155	32786	\$318,602	0.025	PROGRESSIVE SPECIALTY INS CO	\$249,343	\$99,491	\$43,812	17.571	31.227	-22.33
154	052	21083	\$312,415	0.024	INTERNATIONAL INSURANCE COMPANY	\$255,491	\$102,166	\$130,142	50.938	32.702	10.95
155	159	24449	\$304,625	0.024	REGENT INSURANCE COMPANY	\$305,804	\$206,455	\$159,597	52.189	67.773	-15.32
156	484	20532	\$303,119	0.024	CLARENDON NATIONAL INS CO	\$253,050	\$99,133	\$216,205	85.440	32.704	46.26
157	024	19895	\$287,141	0.023	ATLANTIC MUTUAL INSURANCE COMPANY	\$193,678	\$91,859	\$130,687	67.476	31.991	20.05
158	304	36447	\$263,598	0.021	PRUDENTIAL GENERAL INS CO	\$279,805	\$107,705	\$214,591	76.693	40.860	38.20
159	534	40118	\$256,830	0.020	NWNL GENERAL INSURANCE COMPANY	\$249,727	\$176,075	\$135,132	54.112	68.557	-16.40
160	048	35270	\$247,425	0.019	FIDELITY AND CASUALTY CO OF NY	\$263,563	\$89,810	\$128,030	48.577	36.298	14.50
161	189	25666	\$245,855	0.019	TRAVELERS INDEMNITY CO OF AMERICA	\$252,852	\$168,752	\$125,802	49.753	68.639	-16.99
162	140	37877	\$241,095	0.019	NATIONWIDE PROPERTY & CASUALTY INS CO	\$286,696	\$189,409	\$143,101	49.914	78.562	-16.15
163	159	24414	\$229,268	0.018	GENERAL CASUALTY CO OF WISCONSIN	\$222,779	\$301,580	\$198,882	89.273	131.540	-46.10
164	048	20850	\$224,792	0.018	FIREHENS INS CO OF NEWARK, NEW JERSEY	\$376,062	\$184,107	\$68,947	18.334	81.901	-30.62
165	162	24694	\$223,033	0.017	SAFEGUARD INSURANCE COMPANY	\$234,817	\$114,545	\$94,353	40.182	51.358	-8.60
166	050	20982	\$216,385	0.017	COUNTRY CASUALTY INS CO	\$180,168	\$60,554	\$130,149	72.238	27.984	38.63

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
167	901	22667	\$202,174	0.016	CIGNA INSURANCE COMPANY	\$209,933	\$102,702	\$47,099	22.44	50.799	-26.5
168	024	19909	\$201,086	0.016	CENTENNIAL INSURANCE COMPANY	\$207,392	\$187,582	\$114,692	55.30	93.284	-35.1
169	013	19496	\$197,072	0.015	AMERICAN FIRE AND INDEMNITY COMPANY	\$243,665	\$112,628	\$135,624	55.66	57.151	9.4
170	218	20478	\$193,021	0.015	NATIONAL FIRE INS CO OF HARTFORD	\$191,479	\$124,294	\$141,192	73.74	64.394	8.8
171	081	22055	\$192,094	0.015	GEICO INDEMNITY COMPANY	\$180,217	\$54,742	\$61,579	34.17	28.498	3.8
172	140	26042	\$179,729	0.014	HAUSAU UNDERWRITERS INS CO	\$237,230	\$223,220	\$185,095	78.02	124.198	-16.1
173	041	22217	\$175,111	0.014	GULF INSURANCE COMPANY	\$252,125	\$208,013	\$114,651	45.47	118.789	-37.0
174	140	13838	\$167,910	0.013	FARMLAND MUTUAL INSURANCE COMPANY	\$161,403	\$120,655	\$129,973	80.53	71.857	5.8
175	901	22713	\$161,118	0.013	INSURANCE COMPANY OF NORTH AMERICA	\$166,662	\$122,284	\$71,768	43.06	75.897	-30.3
176	901	18279	\$152,561	0.012	BANKERS STANDARD INSURANCE COMPANY	\$153,326	\$63,034	\$67,795	44.22	41.317	3.1
177	076	21873	\$152,137	0.012	FIREMANS FUND INSURANCE COMPANY	\$190,254	\$156,060	\$109,976	57.80	102.579	-24.2
178	079	22012	\$143,478	0.011	MOTORS INSURANCE CORPORATION	\$201,308	\$111,998	\$99,785	49.57	78.059	-6.1
179	140	23760	\$142,404	0.011	NATIONWIDE GENERAL INSURANCE CO	\$140,777	\$86,516	\$111,174	78.97	60.754	17.5
180	219	21180	\$136,669	0.011	JOHN DEERE INSURANCE COMPANY	\$139,302	\$111,532	\$95,666	68.68	81.607	-11.4
181	189	25615	\$133,406	0.010	CHARTER OAK FIRE INSURANCE CO THE	\$156,018	\$36,261	\$30,719	19.69	27.181	-3.6
182	052	13137	\$130,726	0.010	VIKING INSURANCE COMPANY OF WI	\$77,519	\$15,506	\$76,561	98.76	11.861	78.8
183	048	35106	\$126,196	0.010	NIAGARA FIRE INSURANCE COMPANY	\$129,337	\$58,343	\$228,982	177.04	46.232	131.9
184	303	42803	\$121,492	0.010	PREFERRED ABSTAINERS INS CO	\$84,480	\$28,445	\$45,808	54.22	23.413	20.6
185	004	27928	\$111,500	0.009	AMEX ASSURANCE COMPANY	\$111,500	\$0	\$111,500	100.00	0.000	100.0
186	217	20249	\$104,683	0.008	CENTRAL NATIONAL INS CO OF OMAHA*	\$102,490	\$31,840	\$27,941	27.26	30.416	-3.8
187	306	10847	\$101,271	0.008	CUMIS INSURANCE SOCIETY INC	\$102,585	\$40,763	\$44,372	43.25	40.251	3.5
188	108	30562	\$100,969	0.008	AMERICAN MANUFACTURERS MUTUAL INS CO	\$116,906	\$96,821	\$173,911	148.76	95.892	65.9
189	901	22683	\$89,136	0.007	TEACHERS INSURANCE COMPANY	\$13,133	\$6,628	\$32,577	248.05	7.436	197.6
190	062	21415	\$75,470	0.006	EMPLOYERS MUTUAL CASUALTY COMPANY	\$79,608	\$47,056	\$46,589	58.52	62.351	-0.6
191	108	22977	\$74,768	0.006	LUMBERMENS MUTUAL CASUALTY CO	\$86,908	\$32,597	\$40,149	46.20	43.598	8.7
192	349	13978	\$60,616	0.005	FLORISTS MUTUAL INSURANCE COMPANY	\$56,940	\$14,880	\$13,520	23.74	24.548	-2.4
193	177	25240	\$57,726	0.005	STATE AUTOMOBILE & CAS UNDERWRITERS INC	\$66,951	\$51,379	\$29,203	43.62	89.005	-33.1
194	164	24791	\$57,663	0.005	ST PAUL MERCURY INSURANCE COMPANY	\$60,849	\$137,578	\$35,467	58.29	238.590	-167.8
195	091	29459	\$57,445	0.005	TWIN CITY FIRE INS CO	\$17,713	\$27,657	\$72,565	409.67	48.145	253.5
196	041	22209	\$57,188	0.004	ATLANTIC INSURANCE COMPANY	\$72,856	\$42,191	\$39,233	53.85	73.776	-4.1
197	111	23043	\$56,873	0.004	LIBERTY MUTUAL INSURANCE COMPANY	\$72,403	\$29,025	\$83,303	115.05	51.035	75.0
198	084	16691	\$54,357	0.004	GREAT AMERICAN INSURANCE COMPANY	\$52,177	\$4,713	\$4,883	9.36	8.670	0.3
199	164	24767	\$51,447	0.004	ST PAUL FIRE & MARINE INSURANCE CO	\$65,221	\$11,390	\$11,853	18.17	22.139	0.7
200	486	11630	\$48,682	0.004	JEFFERSON INSURANCE CO OF NEW YORK	\$62,477	\$16,064	\$30,517	48.85	32.998	23.1
201	000	12238	\$46,116	0.004	INTEGRAL INSURANCE COMPANY THE	\$46,116	\$4,803	\$4,803	10.42	10.415	0.0
202	076	22810	\$43,990	0.003	CHICAGO INSURANCE COMPANY	\$52,982	\$-120	\$40,438	76.32	-0.273	76.6
203	013	19518	\$43,237	0.003	AMERICAN INDEMNITY COMPANY	\$60,067	\$61,901	\$130,246	216.83	143.167	113.8
204	165	24813	\$41,950	0.003	BALBOA INSURANCE COMPANY	\$33,969	\$392,618	\$-83,411	-245.55	935.919	-1401.4
205	212	16535	\$31,697	0.002	ZURICH INSURANCE COMPANY	\$29,991	\$-3,158	\$-32,193	-107.34	-9.963	-96.8
206	038	20354	\$30,762	0.002	SEA INSURANCE COMPANY LIMITED	\$33,147	\$803	\$26,229	79.13	2.610	76.7
207	191	11150	\$26,614	0.002	FIRST AMERICAN INSURANCE COMPANY	\$10,960	\$5,758	\$7,960	72.63	21.635	20.1
208	012	23841	\$25,539	0.002	NEW HAMPSHIRE INSURANCE COMPANY	\$45,655	\$50,971	\$15,230	33.36	199.581	-78.3
209	081	41491	\$24,566	0.002	CRITERION CASUALTY COMPANY	\$20,689	\$0	\$-2,833	-13.69	0.000	-13.7
210	011	19372	\$24,477	0.002	NORTHERN INSURANCE CO OF NEW YORK	\$22,576	\$83,506	\$98,501	436.31	341.161	66.4
211	901	25348	\$23,861	0.002	INDEMNITY INS CO OF NORTH AMERICA	\$24,318	\$1,702	\$-1,911	-7.86	7.133	-14.9
212	243	35424	\$23,788	0.002	MINNEHOMA INSURANCE COMPANY	\$10,968	\$3,897	\$4,359	39.74	16.382	4.2
213	108	18910	\$21,786	0.002	AMERICAN PROTECTION INSURANCE CO	\$18,919	\$4,604	\$5,497	29.06	21.133	4.7
214	202	15563	\$20,359	0.002	HEART OF AMERICA FIRE & CAS CO	\$8,496	\$0	\$5,357	63.05	0.000	63.1
215	012	23809	\$20,037	0.002	GRANITE STATE INSURANCE COMPANY	\$40,485	\$26,144	\$123,297	304.55	130.479	240.0
216	160	19216	\$17,767	0.001	SOUTHERN INSURANCE COMPANY	\$15,869	\$138,087	\$-93,097	-586.66	777.211	-1456.8
217	084	22136	\$17,546	0.001	AMERICAN NATIONAL FIRE INSURANCE CO	\$17,881	\$82,192	\$15,233	85.19	468.437	-374.5

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
218	143	23906	\$17,217	0.001	NORTHWESTERN NATIONAL CASUALTY CO	\$19,483	\$10,944	\$9,622	49	63.6	-7
219	038	20273	\$17,030	0.001	ALLIANCE ASSURANCE COMPANY LTD	\$17,476	\$10,992	\$-72,515	-415	64.5	-478
220	159	24473	\$16,003	0.001	UNITED PACIFIC INSURANCE COMPANY	\$18,507	\$525,519	\$78,889	426	3283.9	-2413
221	052	21121	\$15,819	0.001	WESTCHESTER FIRE INSURANCE COMPANY	\$9,324	\$3,553	\$5,241	56	22.5	18
222	901	43575	\$15,787	0.001	CONNECTICUT GENERAL FIRE & CASUALTY INS	\$15,787	\$2,235	\$3,028	19	14.2	5
223	156	24287	\$15,183	0.001	EDISON INSURANCE COMPANY	\$5,314	\$0	\$0	0	0.0	0
224	057	21261	\$14,145	0.001	ELECTRIC INSURANCE COMPANY	\$15,209	\$3,209	\$5,616	37	22.7	16
225	241	39950	\$13,886	0.001	METROPOLITAN GENERAL INS CO	\$14,294	\$87	\$-1,934	-14	0.6	-14
226	052	21113	\$13,538	0.001	UNITED STATES FIRE INSURANCE CO	\$14,469	\$-83	\$-2,184	-15	-0.6	-15
227	246	14265	\$8,693	0.001	INDIANA LUMBERHENS MUTUAL INS CO	\$6,182	\$1,843	\$1,743	28	21.2	-2
228	079	22004	\$7,996	0.001	CIM INSURANCE CORPORATION	\$11,821	\$5,286	\$5,286	45	66.1	0
229	244	10677	\$7,840	0.001	CINCINNATI INS CO THE	\$7,839	\$5,651	\$5,651	72	72.1	0
230	012	19410	\$7,500	0.001	COMMERCE AND INDUSTRY INSURANCE CO	\$615	\$0	\$277	45	0.0	45
231	146	24015	\$7,225	0.001	NORTHLAND INSURANCE COMPANY	\$5,825	\$13,159	\$-770	-13	182.1	-239
232	356	16187	\$7,180	0.001	JOHN HANCOCK PROP AND CAS INS CO	\$6,530	\$2,398	\$4,638	71	33.4	34
233	013	19526	\$6,806	0.001	TEXAS GENERAL INDEMNITY COMPANY	\$3,785	\$993	\$1,293	34	14.6	8
234	019	42986	\$6,720	0.001	STANDARD GUARANTY INSURANCE COMPANY	\$6,407	\$4,245	\$4,325	68	63.2	1
235	026	23639	\$6,713	0.001	HCA INSURANCE COMPANY	\$6,713	\$3,180	\$8,193	122	47.4	75
236	150	20095	\$6,624	0.001	BITUMINOUS CASUALTY CORPORATION	\$6,666	\$21	\$-449	-7	0.3	-7
237	150	11371	\$5,830	0.000	GREAT WEST CASUALTY COMPANY	\$5,979	\$1,529	\$17,529	293	26.2	268
238	048	34622	\$4,875	0.000	GLENS FALLS INSURANCE COMPANY THE	\$5,573	\$355	\$680	12	7.3	6
239	000	12904	\$4,811	0.000	TOKIO MARINE AND FIRE INS CO LTD (US BR	\$6,097	\$919	\$501	8	19.1	-7
240	000	11126	\$4,448	0.000	YASUDA FIRE & MARINE INS CO OF AMER, TH	\$3,871	\$3,952	\$-14,380	-371	88.8	-474
241	143	23914	\$3,206	0.000	NORTHWESTERN NATIONAL INS CO	\$3,206	\$0	\$700	22	0.0	22
242	034	20303	\$2,510	0.000	GREAT NORTHERN INSURANCE COMPANY	\$3,249	\$2,759	\$2,348	72	109.9	-13
243	901	22748	\$2,442	0.000	PACIFIC EMPLOYERS INSURANCE COMPANY	\$855	\$0	\$-318	-37	0.0	-37
244	916	41211	\$1,890	0.000	VOYAGER GUARANTY INSURANCE COMPANY	\$9,870	\$2,761	\$4,468	45	146.1	17
245	095	22519	\$1,839	0.000	HOME INDEMNITY COMPANY THE	\$10,766	\$16,652	\$354,514	3293	905.5	3138
246	000	10936	\$1,811	0.000	SENECA INSURANCE COMPANY INC	\$253,769	\$524,060	\$149,293	59	28937.6	-148
247	901	20710	\$1,364	0.000	CENTURY INDEMNITY COMPANY	\$482	\$413	\$134	28	30.3	-58
248	356	43044	\$1,215	0.000	JOHN HANCOCK INDEMNITY COMPANY	\$161,338	\$176,268	\$97,403	60	14507.7	-49
249	084	23418	\$1,016	0.000	MID CONTINENT CASUALTY COMPANY	\$466	\$20,938	\$-26,891	-5771	2060.8	-10264
250	069	21652	\$806	0.000	FARMERS INSURANCE EXCHANGE	\$2,474	\$7,757	\$7,757	314	962.4	0
251	061	21369	\$706	0.000	EMPLOYERS CASUALTY COMPANY	\$1,201	\$0	\$-485	-40	0.0	-40
252	038	20346	\$517	0.000	PACIFIC INDEMNITY COMPANY	\$516	\$0	\$-35	-7	0.0	-7
253	048	20885	\$501	0.000	KANSAS CITY FIRE & MARINE INS CO	\$644	\$330	\$346	54	65.9	2
254	019	42978	\$259	0.000	AMERICAN SECURITY INSURANCE COMPANY	\$567	\$85,000	\$183	32	32818.5	-14959
255	158	24384	\$179	0.000	RANGER INSURANCE COMPANY	\$209	\$34,962	\$-42,671	-20417	19531.8	-37145
256	000	14508	\$114	0.000	MICHIGAN MILLERS MUTUAL INS CO	\$111	\$10	\$24	22	8.8	13
257	076	37273	\$102	0.000	FIREMANS FUND INS CO OF WISCONSIN	\$306	\$60	\$4,976	1626	58.8	1607
258	201	25976	\$42	0.000	UTICA MUTUAL INSURANCE COMPANY	\$46	\$15	\$21	46	35.7	13
259	056	21253	\$30	0.000	RECIPROCAL EXCHANGE	\$27	\$0	\$0	0	0.0	0
260	330	16810	\$6	0.000	AMERICAN FIDELITY INSURANCE COMPANY	\$6	\$-5	\$-8	-133	-83.3	-50
261	189	29742	\$4	0.000	BANKERS AND SHIPPERS INSURANCE COMPANY	\$2	\$-92	\$0	0	-2300.0	4600
262	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO	\$0	\$44,227	\$-52,822	0	0.0	0
263	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$17	0	0.0	0
264	012	19399	\$0	0.000	AIU INSURANCE COMPANY	\$0	\$2,573	\$-5,609	0	0.0	0
265	012	19429	\$0	0.000	INSURANCE CO OF THE STATE OF PA	\$0	\$10,876	\$2,377	0	0.0	0
266	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO	\$0	\$0	\$392	0	0.0	0
267	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$0	\$-304	\$-1,105	0	0.0	0
268	217	20265	\$0	0.000	PROTECTIVE NATIONAL INS CO OF OMAHA, TH	\$0	\$-4,299	\$-4,299	0	0.0	0

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
269	039	20400	\$0	0.000	CIMARRON INSURANCE CO INCORPORATED		
270	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY		
271	218	20494	\$0	0.000	TRANSPORTATION INSURANCE COMPANY		
272	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO		
273	052	21040	\$0	0.000	INDUSTRIAL INDEMNITY COMPANY		
274	923	21296	\$0	0.000	ASSOCIATES INSURANCE COMPANY		
275	061	21385	\$0	0.000	EMPLOYERS NATIONAL INSURANCE CO		
276	076	21849	\$0	0.000	AMERICAN AUTOMOBILE INSURANCE CO		
277	293	22241	\$0	0.000	DEPENDABLE INS CO INC		
278	159	24457	\$0	0.000	RELIANCE INSURANCE COMPANY		
279	160	24503	\$0	0.000	BLUE RIDGE INSURANCE COMPANY		
280	160	24554	\$0	0.000	VANGUARD INSURANCE COMPANY		
281	162	24643	\$0	0.000	NEWARK INSURANCE COMPANY		
282	926	24880	\$0	0.000	FIRE AND CASUALTY INS CO OF CONNECTICUT		
283	926	24902	\$0	0.000	SECURITY INSURANCE CO OF HARTFORD		
284	168	24945	\$0	0.000	CONSOLIDATED AMERICAN INSURANCE CO		
285	185	25542	\$0	0.000	TRANSAMERICA INSUR CO OF MICHIGAN		
286	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY		
287	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY		
288	020	26115	\$0	0.000	NATIONAL COLONIAL INSURANCE COMPANY		
289	212	26247	\$0	0.000	AMERICAN GUARANTEE & LIABILITY INS CO		
290	084	26344	\$0	0.000	AGRICULTURAL INSURANCE COMPANY		
291	011	26611	\$0	0.000	VALIANT INS CO		
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
269	\$0		\$-78	\$-78	0	0	0
270	\$0		\$41	\$-5	0	0	0
271	\$0		\$0	\$98	0	0	0
272	\$5		\$-50,000	\$-50,858	-1017160	0	-17160
273	\$0		\$0	\$-17,850	0	0	0
274	\$412		\$622	\$594	144	0	-7
275	\$382		\$19,911	\$14,488	3793	0	-1420
276	\$0		\$0	\$-75	0	0	0
277	\$0		\$287	\$301	0	0	0
278	\$0		\$-1	\$0	0	0	0
279	\$0		\$0	\$-5,350	0	0	0
280	\$0		\$7,053	\$2,053	0	0	0
281	\$-18		\$0	\$-10	56	0	56
282	\$0		\$213,127	\$141,627	0	0	0
283	\$0		\$-438	\$-438	0	0	0
284	\$0		\$2	\$2	0	0	0
285	\$0		\$0	\$-106	0	0	0
286	\$10		\$121,205	\$38,090	380900	0	-831150
287	\$0		\$0	\$5,678,817	0	0	0
288	\$0		\$3,540,145	\$0	0	0	0
289	\$0		\$844	\$844	0	0	0
290	\$0		\$0	\$-249	0	0	0
291	\$0		\$7,993	\$7,992	0	0	0

MISSOURI DIVISION OF INSURANCE  
TOTAL PRIVATE PASSENGER AUTO WITH MARKET SHARE  
EXPERIENCE FOR 1988 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
292	031	27812	\$0	0.000	COLUMBIA INSURANCE COMPANY
293	095	28177	\$0	0.000	HOME INSURANCE COMPANY OF INDIANA, THE
294	534	31968	\$0	0.000	PROVIDENT GENERAL INSURANCE CO
295	327	34207	\$0	0.000	PURITAN INSURANCE COMPANY
296	160	38318	\$0	0.000	REPUBLIC INSURANCE COMPANY
297	063	21458	\$-147	- .000	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
298	095	22500	\$-357	- .000	CITY INSURANCE COMPANY
299	077	21946	\$-476	- .000	CAMDEN FIRE INSURANCE ASSOCIATION
300	044	20648	\$-600	- .000	EMPLOYERS FIRE INSURANCE COMPANY
301	082	22098	\$-708	- .000	GRAIN DEALERS MUTUAL INSURANCE CO
302	224	22802	\$-840	- .000	INTERNATIONAL SERVICE INSURANCE CO
303	044	20621	\$-2,340	- .000	COMMERCIAL UNION INSURANCE COMPANY
304	356	22950	\$-5,601	- .000	ACSTAR INSURANCE COMPANY
305	692	24422	\$-6,824	- .001	LEGION INSURANCE COMPANY
306	084	22276	\$-9,758	- .001	STONEWALL INSURANCE COMPANY
307	214	19186	\$-21,304	- .002	ALLIANCE INSURANCE COMPANY INC
308	069	21709	\$-21,377	- .002	TRUCK INSURANCE EXCHANGE
309	436	11487	\$-28,142	- .002	IMPERIAL CASUALTY AND INDEMNITY CO*
			=====		
			\$1,275,460,627		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID	
292	\$12	\$0	\$-6	-50.0	0	-50	
293	\$0	\$1,128	\$1,128	0.0	0	0	
294	\$102	\$0	\$-307	-301.0	0	-301	
295	\$0	\$9,400	\$-160,319	0.0	0	0	
296	\$0	\$8	\$18,807	0.0	0	0	
297	\$1,317	\$174,987	\$-121,694	-9240.2	-119039	-22527	
298	\$8,175	\$781	\$-3,219	-39.4	-219	-49	
299	\$-174	\$0	\$-16	9.2	0	9	
300	\$-348	\$1,130	\$-2,993	860.1	-188	1185	
301	\$608	\$-309	\$-1,055	-173.5	44	-123	
302	\$-468	\$-97	\$-371	79.3	12	59	
303	\$1,684	\$19,429	\$53,501	3177.0	-830	2023	
304	\$72,069	\$89,926	\$95,403	132.4	-1606	8	
305	\$96,984	\$65,688	\$68,267	70.4	-963	3	
306	\$-2,057	\$324,370	\$-48,019	2334.4	-3324	18104	
307	\$-19,545	\$-2,557	\$-2,557	13.1	12	0	
308	\$23,970	\$12,813	\$11,613	48.4	-60	-5	
309	\$23,833	\$61,794	\$49,317	206.9	-220	-52	
		=====	=====	=====	=====	=====	
		\$1,263,400,214	\$779,023,648	\$836,795,778	66.23 %	61.08 %	4.573

### AVERAGE PREMIUM

The following study was completed in two sections. The first section contains the total average premiums by zip code for the private passenger automobile insurance industry in Missouri.

The second section of this study lists each company and their average premium for 1988.

The following pages consist of approximately 97% of the market. Average premiums used in this study consisted of bodily injury, property damage, comprehensive, and collision coverages.

Many problems exist with the use of average premiums for relativity comparisons between companies and zip codes. Some reasons for the differences in relative premiums exist because of varying traffic conditions, age distribution of drivers, law enforcement, income/wage levels, types of vehicles insured, limits and deductibles carried, socio-economic factors, vehicle theft and fraud, auto repair costs, and underwriting.

The data used in this report comes from the zip code reports filed annually with the Missouri Division of Insurance by the individual companies. The accuracy of this report is very much dependent on the accuracy of the companies filing the data.

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1	63001	134	\$193	88	\$89	80	\$193	\$475
2	63006	88	\$233	71	\$107	65	\$205	\$545
3	63010	18,460	\$234	13,765	\$113	13,054	\$202	\$548
4	63011	31,813	\$220	28,075	\$93	26,742	\$188	\$501
5	63012	4,769	\$235	3,337	\$118	3,160	\$208	\$561
6	63013	1,051	\$148	641	\$97	589	\$160	\$405
7	63014	613	\$137	424	\$86	356	\$135	\$357
8	63015	1,009	\$171	683	\$97	640	\$181	\$450
9	63016	4,041	\$226	2,650	\$112	2,517	\$205	\$543
10	63017	30,336	\$228	27,796	\$106	26,695	\$208	\$542
11	63018	102	\$205	75	\$99	74	\$178	\$483
12	63019	2,675	\$177	1,995	\$96	1,912	\$173	\$446
13	63020	10,619	\$181	6,986	\$97	6,580	\$176	\$454
14	63021	20,702	\$219	18,270	\$92	17,536	\$191	\$502
15	63022	108	\$216	86	\$112	85	\$204	\$531
16	63023	2,476	\$215	1,577	\$110	1,409	\$194	\$518
17	63025	4,408	\$216	3,391	\$91	3,232	\$182	\$488
18	63026	21,859	\$216	17,039	\$91	16,147	\$183	\$490
19	63027	12	\$100	7	\$75	6	\$107	\$282
20	63028	11,998	\$181	8,351	\$101	7,903	\$177	\$459
21	63029	16	\$177	14	\$124	12	\$213	\$514
22	63030	192	\$199	112	\$94	108	\$179	\$471
23	63031	33,471	\$216	27,557	\$89	25,825	\$177	\$482
24	63032	157	\$229	123	\$105	114	\$204	\$538
25	63033	31,559	\$215	26,960	\$90	25,561	\$179	\$484
26	63034	7,919	\$218	6,876	\$95	6,486	\$183	\$496
27	63035	5	\$238	2	\$65	1	\$140	\$443
28	63036	369	\$147	208	\$99	198	\$168	\$414
29	63037	1,836	\$147	1,227	\$98	1,104	\$154	\$399
30	63038	2,139	\$215	1,802	\$96	1,660	\$192	\$503
31	63039	823	\$168	539	\$89	510	\$166	\$423
32	63040	1,144	\$213	1,006	\$95	965	\$192	\$500
33	63041	234	\$172	161	\$91	156	\$164	\$427
34	63042	14,889	\$218	12,175	\$92	11,469	\$184	\$494
35	63043	15,470	\$227	12,842	\$98	12,109	\$193	\$518
36	63044	12,377	\$217	10,361	\$93	9,661	\$175	\$485
37	63045	67	\$244	53	\$126	49	\$230	\$600
38	63047	200	\$198	117	\$112	113	\$211	\$521
39	63048	1,426	\$177	1,034	\$98	990	\$171	\$447
40	63049	8,249	\$230	5,659	\$112	5,320	\$202	\$544
41	63050	7,168	\$183	4,665	\$99	4,375	\$180	\$463
42	63051	6,560	\$232	4,272	\$113	4,097	\$207	\$551
43	63052	9,963	\$234	7,161	\$119	6,683	\$204	\$558
44	63053	110	\$190	56	\$115	52	\$208	\$514
45	63054	4	\$50	1	\$115	1	\$239	\$404
46	63055	1,100	\$170	747	\$101	704	\$178	\$449
47	63056	1,169	\$143	743	\$94	668	\$159	\$396
48	63057	20	\$266	12	\$156	10	\$306	\$728
49	63060	1,244	\$165	764	\$96	711	\$168	\$428
50	63061	161	\$173	107	\$97	102	\$168	\$438



MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
51	63065	163	\$167	106	\$92	100	\$174	\$432
52	63066	145	\$205	102	\$99	97	\$182	\$486
53	63068	2,756	\$139	1,887	\$96	1,685	\$143	\$379
54	63069	7,132	\$182	5,003	\$99	4,758	\$181	\$461
55	63070	3,234	\$185	2,030	\$100	1,924	\$185	\$470
56	63071	451	\$161	237	\$90	220	\$162	\$412
57	63072	1,507	\$168	983	\$99	941	\$178	\$445
58	63073	46	\$167	39	\$97	34	\$175	\$440
59	63074	10,854	\$228	8,196	\$99	7,715	\$177	\$504
60	63077	5,793	\$164	3,687	\$94	3,461	\$165	\$424
61	63078	3	\$280	2	\$92	2	\$230	\$602
62	63079	244	\$155	139	\$107	123	\$184	\$446
63	63080	6,958	\$154	4,458	\$99	4,134	\$160	\$413
64	63083	62	\$191	33	\$124	28	\$244	\$559
65	63084	7,474	\$165	4,891	\$98	4,638	\$168	\$432
66	63087	404	\$169	218	\$100	206	\$175	\$444
67	63088	2,690	\$223	2,048	\$91	1,954	\$190	\$504
68	63089	2,988	\$172	2,038	\$99	1,914	\$177	\$448
69	63090	11,322	\$164	8,291	\$98	7,674	\$164	\$426
70	63091	768	\$138	502	\$89	454	\$145	\$372
71	63101	648	\$253	519	\$186	487	\$262	\$701
72	63102	534	\$244	412	\$162	362	\$232	\$639
73	63103	1,265	\$302	991	\$172	909	\$262	\$736
74	63104	5,703	\$286	4,199	\$181	3,835	\$265	\$732
75	63105	10,105	\$234	8,792	\$124	8,173	\$202	\$561
76	63106	1,554	\$300	1,004	\$154	938	\$252	\$706
77	63107	3,576	\$289	2,329	\$169	2,195	\$261	\$719
78	63108	6,321	\$292	5,139	\$189	4,649	\$271	\$752
79	63109	18,812	\$210	16,055	\$114	14,978	\$176	\$500
80	63110	7,247	\$259	5,408	\$147	4,973	\$233	\$639
81	63111	9,639	\$243	6,486	\$130	6,011	\$206	\$579
82	63112	6,342	\$292	4,825	\$180	4,503	\$268	\$740
83	63113	4,047	\$291	2,850	\$166	2,688	\$256	\$713
84	63114	24,274	\$225	17,888	\$97	16,688	\$175	\$498
85	63115	8,005	\$278	6,001	\$172	5,728	\$256	\$707
86	63116	24,827	\$220	19,040	\$116	17,853	\$186	\$522
87	63117	7,068	\$224	5,757	\$108	5,426	\$185	\$517
88	63118	10,165	\$272	6,563	\$152	5,969	\$233	\$656
89	63119	22,910	\$206	19,660	\$88	18,372	\$166	\$461
90	63120	3,326	\$284	2,462	\$169	2,344	\$259	\$712
91	63121	15,286	\$247	11,789	\$134	11,144	\$229	\$611
92	63122	27,652	\$212	24,529	\$87	22,585	\$174	\$473
93	63123	36,396	\$200	31,474	\$85	29,634	\$162	\$447
94	63124	9,091	\$221	7,713	\$117	7,140	\$203	\$541
95	63125	22,938	\$204	18,717	\$85	17,473	\$165	\$454
96	63126	12,532	\$201	11,141	\$87	10,492	\$166	\$454
97	63127	3,296	\$204	2,896	\$98	2,684	\$184	\$486
98	63128	20,524	\$212	18,152	\$92	17,062	\$184	\$487
99	63129	29,287	\$213	25,585	\$91	24,300	\$183	\$488
100	63130	17,835	\$255	14,545	\$134	13,603	\$225	\$614

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
101	63131	13,978	\$225					
102	63132	9,420	\$231	12,677	\$110			
103	63133	3,474	\$251	8,252	\$108	11,885	\$202	\$536
104	63134	9,537	\$230	2,523	\$126	7,742	\$193	\$532
105	63135	14,336	\$233	7,038	\$115	2,350	\$220	\$597
106	63136	27,977	\$234	11,013	\$107	6,664	\$196	\$541
107	63137	13,400	\$219	21,527	\$113	10,109	\$183	\$522
108	63138	13,097	\$230	10,771	\$97	20,229	\$198	\$544
109	63139	14,837	\$223	10,893	\$103	10,048	\$173	\$489
110	63140	694	\$252	11,657	\$118	10,109	\$186	\$519
111	63141	17,900	\$225	446	\$133	10,780	\$189	\$529
112	63142	8	\$303	16,383	\$110	434	\$229	\$614
113	63143	6,377	\$221	7	\$98	15,555	\$211	\$546
114	63144	7,118	\$211	4,586	\$104	6	\$152	\$553
115	63145	75	\$215	6,174	\$96	4,287	\$181	\$507
116	63146	18,814	\$220	51	\$128	5,799	\$181	\$487
117	63147	4,754	\$265	16,941	\$93	48	\$182	\$525
118	63148	9	\$152	3,518	\$158	16,151	\$195	\$508
119	63149	6	\$139	6	\$141	3,270	\$243	\$666
120	63150	2	\$190	4	\$93	6	\$227	\$520
121	63151	3	\$256	2	\$32	3	\$163	\$394
122	63153	1	\$154	3	\$561	2	\$121	\$343
123	63154	1	\$19	1	\$65	4	\$402	\$1,219
124	63155	8	\$175	0		1	\$113	\$332
125	63156	35	\$162	8	\$84	0		
126	63157	21	\$131	54	\$78	7	\$145	\$403
127	63158	3	\$343	14	\$92	32	\$136	\$375
128	63159	3	\$148	4	\$177	10	\$154	\$377
129	63160	10	\$185	3	\$76	4	\$303	\$823
130	63161	1	\$154	2	\$78	3	\$151	\$375
131	63163	15	\$220	1	\$53	2	\$108	\$371
132	63164	2	\$371	11	\$116	1	\$94	\$301
133	63166	74	\$211	3	\$42	8	\$206	\$542
134	63167	4	\$301	64	\$122	3	\$91	\$504
135	63168	1	\$543	3	\$136	56	\$212	\$545
136	63169	8	\$320	0		3	\$359	\$796
137	63171	2	\$245	7	\$160	0		
138	63172	3	\$291	1	\$288	7	\$274	\$754
139	63173	1	\$282	2	\$222	1	\$351	\$884
140	63174	2	\$252	0		2	\$245	\$757
141	63175	1	\$329	1	\$194	0		
142	63177	32	\$154	0		1	\$245	\$691
143	63178	75	\$220	26	\$76	0		
144	63181	1	\$296	60	\$135	24	\$140	\$370
145	63183	1	\$297	2	\$51	56	\$222	\$576
146	63188	24	\$259	1	\$74	2	\$63	\$410
147	63189	2	\$146	21	\$139	1	\$184	\$555
148	63197	1	\$328	2	\$126	19	\$212	\$610
149	63199	1	\$305	1	\$92	2	\$208	\$480
150	63301	32,788	\$205	2	\$68	1	\$119	\$539
				25,549	\$91	2	\$111	\$484
						23,981	\$184	\$481

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
151	63302	328	\$185	296	\$85	263	\$172	\$442
152	63303	34,174	\$206	28,958	\$97	27,145	\$193	\$497
153	63330	142	\$135	88	\$98	83	\$141	\$374
154	63332	750	\$175	563	\$91	528	\$172	\$438
155	63333	557	\$128	345	\$81	292	\$135	\$344
156	63334	3,749	\$123	2,571	\$82	2,263	\$123	\$328
157	63336	798	\$128	588	\$88	548	\$125	\$341
158	63337	6	\$164	3	\$228	3	\$336	\$727
159	63338	72	\$218	45	\$89	40	\$178	\$485
160	63339	606	\$127	352	\$77	298	\$121	\$325
161	63340	26	\$165	13	\$58	12	\$99	\$322
162	63341	1,390	\$204	1,015	\$93	981	\$186	\$482
163	63342	108	\$155	78	\$94	72	\$158	\$407
164	63343	2,491	\$149	1,614	\$93	1,500	\$160	\$402
165	63344	771	\$130	497	\$91	451	\$139	\$361
166	63345	367	\$135	260	\$74	233	\$110	\$318
167	63346	70	\$171	44	\$89	43	\$159	\$419
168	63347	1,220	\$160	731	\$91	672	\$163	\$414
169	63348	1,990	\$184	1,408	\$85	1,297	\$168	\$438
170	63349	774	\$146	524	\$95	445	\$163	\$404
171	63350	372	\$123	254	\$79	223	\$125	\$327
172	63351	1,046	\$127	647	\$87	580	\$139	\$352
173	63352	995	\$126	696	\$76	610	\$114	\$316
174	63353	3,373	\$119	2,311	\$82	2,106	\$115	\$316
175	63357	2,673	\$148	1,938	\$89	1,753	\$154	\$391
176	63359	811	\$118	542	\$83	466	\$129	\$329
177	63360	13	\$214	7	\$61	5	\$139	\$414
178	63361	2,690	\$126	1,961	\$85	1,739	\$128	\$339
179	63362	1,473	\$160	961	\$99	872	\$177	\$436
180	63363	1,090	\$124	677	\$78	599	\$120	\$323
181	63364	267	\$120	166	\$87	141	\$133	\$339
182	63365	247	\$199	174	\$99	165	\$193	\$491
183	63366	15,631	\$203	11,509	\$93	10,819	\$186	\$481
184	63367	4,662	\$215	3,985	\$106	3,792	\$200	\$522
185	63368	2	\$216	1	\$89	1	\$209	\$514
186	63369	1,142	\$155	819	\$99	762	\$170	\$425
187	63370	46	\$133	33	\$98	29	\$173	\$404
188	63371	35	\$148	21	\$110	16	\$191	\$448
189	63373	660	\$190	438	\$94	393	\$185	\$470
190	63376	27,304	\$201	22,321	\$94	21,195	\$187	\$481
191	63377	1,367	\$146	931	\$101	845	\$162	\$409
192	63378	41	\$141	26	\$95	22	\$183	\$419
193	63379	6,653	\$153	4,641	\$98	4,333	\$164	\$416
194	63380	44	\$112	22	\$83	21	\$156	\$351
195	63381	318	\$161	197	\$102	175	\$167	\$429
196	63382	2,770	\$125	2,124	\$76	1,928	\$112	\$312
197	63383	6,233	\$141	4,313	\$87	3,988	\$152	\$380
198	63384	1,242	\$132	837	\$83	718	\$126	\$341
199	63385	6,209	\$198	4,511	\$92	4,207	\$178	\$468
200	63386	856	\$192	563	\$88	519	\$178	\$459

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
201	63387	75	\$148					
202	63388	375	\$132	53	\$93			
203	63389	2,307	\$161	218	\$96	48	\$151	\$392
204	63390	3,292	\$154	1,566	\$98	202	\$144	\$372
205	63401	12,039	\$126	2,166	\$87	1,462	\$168	\$426
206	63430	536	\$125	8,269	\$87	2,006	\$157	\$398
207	63431	203	\$127	300	\$85	7,791	\$122	\$334
208	63432	432	\$111	130	\$68	271	\$127	\$336
209	63433	54	\$120	251	\$71	111	\$115	\$309
210	63434	310	\$112	29	\$72	210	\$109	\$292
211	63435	2,269	\$126	200	\$68	24	\$103	\$295
212	63436	892	\$117	1,614	\$86	173	\$99	\$279
213	63437	1,359	\$116	617	\$82	1,430	\$124	\$336
214	63438	298	\$123	837	\$71	534	\$124	\$323
215	63439	166	\$103	177	\$80	705	\$111	\$299
216	63440	983	\$116	105	\$83	163	\$117	\$320
217	63441	764	\$121	652	\$82	97	\$119	\$305
218	63442	54	\$141	446	\$81	583	\$120	\$318
219	63443	356	\$122	30	\$70	397	\$123	\$324
220	63445	2,761	\$125	240	\$73	27	\$112	\$323
221	63446	545	\$112	1,935	\$80	219	\$112	\$307
222	63447	780	\$115	334	\$75	1,741	\$120	\$325
223	63448	1,244	\$121	434	\$76	282	\$113	\$300
224	63450	165	\$113	907	\$83	392	\$113	\$303
225	63451	319	\$109	111	\$77	773	\$119	\$323
226	63452	924	\$119	231	\$80	96	\$108	\$298
227	63453	357	\$131	599	\$77	205	\$118	\$307
228	63454	601	\$122	217	\$72	525	\$118	\$314
229	63456	2,705	\$125	373	\$84	185	\$118	\$321
230	63457	247	\$117	1,956	\$80	333	\$120	\$326
231	63458	146	\$115	170	\$95	1,827	\$116	\$321
232	63459	2,302	\$120	88	\$81	147	\$135	\$347
233	63460	402	\$109	1,421	\$84	81	\$122	\$318
234	63461	3,674	\$127	273	\$70	1,263	\$124	\$328
235	63462	1,152	\$118	2,417	\$83	245	\$101	\$280
236	63463	390	\$114	806	\$77	2,189	\$122	\$332
237	63464	41	\$118	230	\$76	703	\$116	\$311
238	63465	397	\$120	23	\$61	203	\$116	\$306
239	63466	25	\$130	284	\$78	22	\$108	\$287
240	63467	59	\$145	21	\$84	249	\$120	\$318
241	63468	2,242	\$116	38	\$106	18	\$144	\$357
242	63469	1,010	\$109	1,609	\$77	33	\$145	\$396
243	63470	51	\$97	683	\$73	1,350	\$116	\$309
244	63471	547	\$130	26	\$72	619	\$111	\$292
245	63472	330	\$118	357	\$94	24	\$96	\$265
246	63473	301	\$116	190	\$74	321	\$135	\$359
247	63474	532	\$119	216	\$72	170	\$116	\$308
248	63501	10,746	\$134	339	\$68	188	\$110	\$299
249	63530	710	\$119	7,482	\$86	295	\$107	\$294
250	63531	481	\$114	475	\$72	6,869	\$126	\$347
				307	\$77	373	\$112	\$303
						251	\$117	\$308

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
251	63532	938	\$128	636	\$77	551	\$118	\$322
252	63533	583	\$119	336	\$76	296	\$114	\$310
253	63534	688	\$114	482	\$76	399	\$115	\$305
254	63535	105	\$110	54	\$72	41	\$111	\$292
255	63536	654	\$114	404	\$72	337	\$107	\$294
256	63537	1,519	\$120	1,033	\$79	925	\$115	\$315
257	63538	289	\$118	196	\$74	168	\$107	\$299
258	63539	234	\$115	170	\$68	143	\$108	\$291
259	63540	111	\$136	57	\$79	48	\$124	\$339
260	63541	336	\$110	192	\$74	164	\$112	\$295
261	63543	316	\$111	181	\$69	151	\$115	\$296
262	63544	615	\$111	387	\$76	345	\$110	\$297
263	63545	844	\$111	567	\$78	493	\$115	\$304
264	63546	1,005	\$126	566	\$79	498	\$117	\$322
265	63547	439	\$114	263	\$69	223	\$107	\$290
266	63548	972	\$120	645	\$84	549	\$122	\$326
267	63549	1,804	\$120	1,201	\$74	1,009	\$111	\$305
268	63551	356	\$117	185	\$66	159	\$103	\$286
269	63552	5,481	\$132	3,971	\$81	3,556	\$125	\$338
270	63555	2,346	\$119	1,486	\$74	1,270	\$115	\$308
271	63556	2,166	\$114	1,448	\$81	1,312	\$119	\$314
272	63557	297	\$104	200	\$63	166	\$104	\$271
273	63558	722	\$112	527	\$69	460	\$106	\$287
274	63559	1,002	\$126	582	\$75	498	\$114	\$315
275	63560	246	\$102	150	\$61	129	\$94	\$258
276	63561	849	\$120	470	\$80	401	\$120	\$320
277	63563	351	\$111	173	\$86	140	\$120	\$317
278	63565	2,750	\$113	1,833	\$74	1,658	\$114	\$300
279	63566	112	\$100	83	\$70	67	\$111	\$280
280	63567	104	\$115	40	\$63	30	\$122	\$299
281	63601	7,915	\$155	4,945	\$97	4,744	\$160	\$413
282	63620	881	\$138	515	\$88	481	\$142	\$368
283	63621	792	\$136	479	\$87	444	\$144	\$367
284	63622	590	\$137	337	\$98	324	\$161	\$396
285	63623	599	\$135	303	\$86	276	\$151	\$373
286	63624	1,931	\$147	1,157	\$90	1,077	\$149	\$386
287	63625	397	\$140	213	\$92	198	\$147	\$379
288	63626	247	\$169	139	\$95	137	\$167	\$431
289	63627	1,562	\$154	1,063	\$89	1,018	\$152	\$395
290	63628	5,962	\$149	3,909	\$96	3,698	\$160	\$405
291	63629	917	\$132	519	\$81	505	\$130	\$342
292	63630	1,687	\$172	737	\$94	707	\$170	\$436
293	63631	474	\$153	289	\$102	278	\$165	\$420
294	63632	48	\$121	28	\$69	25	\$117	\$307
295	63633	388	\$139	221	\$78	203	\$131	\$349
296	63634	1	\$303	0	.	0	.	.
297	63636	446	\$131	208	\$85	191	\$144	\$360
298	63637	436	\$151	264	\$87	254	\$150	\$388
299	63638	1,773	\$144	1,023	\$96	942	\$151	\$391
300	63639	468	\$136	276	\$96	259	\$145	\$376

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
301	63640	9,852	\$150					
302	63644	25	\$115	6,762	\$98			
303	63645	6,446	\$140	12	\$77	6,374	\$159	\$407
304	63646	53	\$164	3,786	\$80	11	\$137	\$330
305	63648	789	\$152	21	\$74	3,567	\$131	\$351
306	63649	2	\$306	436	\$89	16	\$131	\$369
307	63650	2,527	\$144	2	\$136	393	\$153	\$394
308	63651	47	\$167	1,510	\$87	2	\$220	\$662
309	63653	695	\$149	28	\$105	1,410	\$146	\$377
310	63654	476	\$138	394	\$92	26	\$175	\$447
311	63655	903	\$136	266	\$94	369	\$154	\$394
312	63656	370	\$149	521	\$81	241	\$152	\$384
313	63658	2	\$90	165	\$89	469	\$143	\$360
314	63659	10	\$88	1	\$146	155	\$149	\$387
315	63660	1,471	\$182	5	\$53	1	\$217	\$453
316	63661	41	\$136	664	\$96	5	\$81	\$222
317	63662	739	\$133	27	\$74	630	\$165	\$443
318	63663	448	\$148	465	\$77	25	\$126	\$336
319	63664	4,293	\$159	278	\$88	394	\$135	\$345
320	63665	165	\$139	2,414	\$104	252	\$150	\$387
321	63666	46	\$170	90	\$102	2,264	\$175	\$438
322	63669	2	\$147	18	\$70	83	\$154	\$394
323	63670	7,073	\$146	1	\$96	18	\$119	\$360
324	63673	1,266	\$150	5,057	\$82	1	\$156	\$399
325	63674	58	\$184	791	\$80	4,709	\$138	\$367
326	63675	105	\$127	25	\$116	711	\$137	\$368
327	63676	51	\$127	51	\$95	27	\$192	\$492
328	63680	5	\$124	33	\$85	48	\$154	\$376
329	63701	22,653	\$151	3	\$79	29	\$155	\$366
330	63702	174	\$150	16,517	\$92	2	\$142	\$345
331	63730	2,056	\$136	117	\$103	15,714	\$149	\$392
332	63732	443	\$129	1,254	\$80	113	\$179	\$432
333	63733	67	\$126	336	\$73	1,185	\$127	\$343
334	63735	562	\$143	27	\$98	266	\$124	\$325
335	63736	1,528	\$145	314	\$98	25	\$146	\$369
336	63737	40	\$170	952	\$91	306	\$154	\$395
337	63738	72	\$165	31	\$67	919	\$141	\$377
338	63739	347	\$135	32	\$86	30	\$123	\$359
339	63740	3,263	\$140	238	\$78	30	\$131	\$383
340	63742	141	\$168	1,937	\$82	214	\$130	\$342
341	63743	63	\$144	75	\$108	1,822	\$132	\$355
342	63744	377	\$135	42	\$71	78	\$158	\$435
343	63745	90	\$146	195	\$83	36	\$132	\$347
344	63746	39	\$153	51	\$83	185	\$139	\$357
345	63747	250	\$121	29	\$71	46	\$134	\$362
346	63748	655	\$131	160	\$72	25	\$108	\$331
347	63750	111	\$138	468	\$77	141	\$126	\$319
348	63751	545	\$140	42	\$81	405	\$125	\$333
349	63752	552	\$137	254	\$86	37	\$147	\$367
350	63753	171	\$127	373	\$86	237	\$140	\$365
				90	\$60	78	\$118	\$306

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
351	63754	119	\$123	80	\$63	70	\$111	\$296
352	63755	10,417	\$142	7,271	\$84	6,825	\$137	\$363
353	63758	357	\$137	237	\$91	214	\$140	\$368
354	63759	15	\$114	11	\$51	11	\$97	\$261
355	63760	330	\$144	185	\$85	170	\$144	\$374
356	63762	1,918	\$136	1,035	\$76	944	\$133	\$346
357	63763	124	\$139	62	\$89	59	\$142	\$370
358	63764	1,268	\$134	767	\$81	696	\$139	\$354
359	63765	39	\$146	17	\$73	13	\$140	\$359
360	63766	676	\$138	419	\$80	388	\$133	\$350
361	63767	401	\$145	231	\$83	226	\$140	\$368
362	63768	73	\$140	60	\$83	53	\$145	\$367
363	63769	880	\$133	551	\$72	485	\$128	\$333
364	63770	134	\$135	81	\$80	76	\$137	\$352
365	63771	1,813	\$150	1,101	\$91	1,041	\$148	\$388
366	63772	61	\$119	47	\$85	45	\$121	\$324
367	63774	117	\$148	53	\$100	54	\$135	\$383
368	63775	9,365	\$144	6,276	\$76	5,812	\$127	\$346
369	63776	42	\$196	23	\$129	21	\$203	\$527
370	63779	83	\$126	40	\$85	37	\$148	\$359
371	63780	3,954	\$148	2,449	\$88	2,349	\$137	\$374
372	63781	681	\$132	468	\$77	406	\$135	\$343
373	63782	159	\$138	85	\$82	85	\$135	\$355
374	63783	140	\$132	99	\$85	91	\$136	\$352
375	63784	216	\$146	133	\$88	124	\$144	\$377
376	63785	595	\$133	373	\$71	343	\$123	\$327
377	63786	78	\$137	51	\$87	43	\$133	\$357
378	63787	485	\$128	248	\$76	231	\$126	\$330
379	63801	13,481	\$155	9,289	\$95	8,970	\$146	\$396
380	63820	168	\$176	87	\$125	84	\$173	\$475
381	63821	567	\$172	299	\$111	285	\$147	\$430
382	63822	1,881	\$152	1,088	\$85	1,066	\$137	\$373
383	63823	702	\$161	458	\$100	448	\$145	\$406
384	63824	76	\$134	49	\$76	47	\$128	\$338
385	63825	2,454	\$141	1,444	\$85	1,377	\$136	\$362
386	63826	176	\$156	95	\$129	95	\$174	\$459
387	63827	554	\$160	298	\$112	299	\$152	\$423
388	63828	187	\$185	89	\$104	87	\$159	\$447
389	63829	816	\$163	393	\$118	386	\$154	\$435
390	63830	3,908	\$168	2,404	\$115	2,352	\$156	\$439
391	63833	207	\$163	108	\$111	107	\$154	\$427
392	63834	3,371	\$175	2,151	\$114	2,090	\$155	\$444
393	63837	868	\$165	449	\$104	437	\$145	\$414
394	63838	42	\$166	32	\$116	31	\$179	\$460
395	63839	327	\$170	183	\$146	183	\$180	\$496
396	63840	120	\$168	72	\$114	70	\$163	\$445
397	63841	7,979	\$147	5,672	\$87	5,522	\$137	\$370
398	63845	3,229	\$175	1,854	\$115	1,800	\$165	\$454
399	63846	998	\$148	576	\$96	559	\$155	\$400
400	63847	60	\$157	24	\$92	24	\$137	\$387

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
401	63848	963	\$167	565	\$109	551	\$147	\$424
402	63849	143	\$171	77	\$117	76	\$158	\$446
403	63850	125	\$135	72	\$90	73	\$138	\$363
404	63851	2,185	\$171	1,135	\$113	1,120	\$155	\$439
405	63852	831	\$165	515	\$107	495	\$145	\$417
406	63853	257	\$169	130	\$143	127	\$186	\$498
407	63855	880	\$158	464	\$118	456	\$149	\$425
408	63857	7,485	\$169	4,803	\$109	4,716	\$143	\$420
409	63860	149	\$170	95	\$112	95	\$160	\$442
410	63862	1,090	\$171	615	\$106	606	\$149	\$426
411	63863	3,836	\$169	2,343	\$103	2,278	\$137	\$409
412	63866	463	\$166	252	\$107	252	\$157	\$430
413	63867	638	\$162	394	\$114	382	\$165	\$440
414	63868	730	\$158	390	\$95	372	\$139	\$393
415	63869	1,944	\$182	1,237	\$114	1,209	\$163	\$459
416	63870	833	\$157	494	\$108	483	\$149	\$414
417	63871	92	\$152	49	\$95	47	\$130	\$377
418	63873	3,121	\$164	1,965	\$109	1,935	\$154	\$428
419	63874	355	\$163	198	\$103	194	\$149	\$415
420	63875	41	\$158	25	\$115	25	\$151	\$425
421	63876	1,506	\$167	935	\$111	912	\$145	\$423
422	63877	2,108	\$171	1,166	\$137	1,154	\$186	\$493
423	63878	88	\$157	38	\$85	36	\$129	\$371
424	63879	488	\$167	264	\$108	268	\$139	\$414
425	63880	68	\$163	42	\$104	42	\$145	\$412
426	63881	19	\$150	15	\$92	15	\$133	\$375
427	63882	295	\$175	152	\$112	141	\$157	\$444
428	63901	17,863	\$164	10,802	\$103	10,434	\$146	\$413
429	63931	89	\$129	50	\$57	43	\$106	\$292
430	63932	927	\$171	510	\$104	487	\$154	\$429
431	63933	2,204	\$154	1,330	\$101	1,270	\$136	\$392
432	63934	191	\$128	83	\$75	78	\$132	\$335
433	63935	4,815	\$137	2,738	\$87	2,569	\$150	\$375
434	63936	612	\$137	364	\$92	351	\$135	\$364
435	63937	1,396	\$141	672	\$87	640	\$144	\$372
436	63938	63	\$123	33	\$112	34	\$143	\$378
437	63939	675	\$137	392	\$83	367	\$142	\$362
438	63940	1,039	\$151	600	\$95	582	\$138	\$384
439	63941	271	\$136	139	\$91	133	\$149	\$376
440	63942	268	\$125	145	\$91	137	\$157	\$372
441	63943	409	\$147	187	\$82	180	\$147	\$376
442	63944	651	\$140	331	\$81	301	\$135	\$356
443	63945	663	\$160	348	\$96	334	\$143	\$398
444	63947	123	\$151	54	\$73	49	\$127	\$351
445	63950	80	\$129	34	\$64	32	\$113	\$307
446	63951	159	\$136	75	\$84	70	\$140	\$359
447	63952	265	\$133	121	\$85	113	\$138	\$355
448	63953	903	\$137	517	\$75	502	\$132	\$344
449	63954	772	\$162	438	\$101	436	\$139	\$402
450	63955	165	\$148	84	\$83	80	\$144	\$376



MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
451	63956	656	\$130	382	\$84	351	\$134	\$349
452	63957	3,540	\$135	2,015	\$85	1,895	\$132	\$352
453	63959	80	\$118	55	\$67	48	\$114	\$299
454	63960	1,838	\$141	1,080	\$84	1,014	\$136	\$360
455	63961	1,103	\$155	635	\$99	615	\$135	\$390
456	63962	50	\$143	35	\$77	34	\$118	\$338
457	63963	101	\$120	58	\$70	55	\$122	\$313
458	63964	474	\$138	238	\$83	220	\$133	\$354
459	63965	1,459	\$149	740	\$104	729	\$165	\$417
460	63966	1,131	\$134	634	\$84	617	\$138	\$356
461	63967	1,127	\$137	600	\$79	567	\$133	\$349
462	64001	576	\$139	452	\$68	416	\$120	\$327
463	64010	101	\$214	57	\$86	47	\$185	\$485
464	64011	1,724	\$154	1,118	\$75	1,050	\$149	\$377
465	64012	12,125	\$185	8,898	\$82	8,496	\$166	\$433
466	64015	25,268	\$201	20,562	\$91	19,602	\$177	\$469
467	64016	2,674	\$190	1,768	\$80	1,670	\$164	\$434
468	64017	360	\$150	235	\$75	220	\$140	\$366
469	64018	569	\$171	370	\$92	356	\$172	\$435
470	64019	1,205	\$149	782	\$73	714	\$145	\$367
471	64020	2,387	\$140	1,927	\$69	1,698	\$119	\$328
472	64021	570	\$139	389	\$70	355	\$126	\$335
473	64022	160	\$123	106	\$70	94	\$132	\$325
474	64024	9,147	\$168	6,732	\$86	6,190	\$162	\$416
475	64028	161	\$192	126	\$80	118	\$164	\$436
476	64029	2,754	\$196	1,983	\$86	1,852	\$168	\$449
477	64030	14,446	\$224	11,255	\$91	10,831	\$187	\$502
478	64034	2,221	\$196	1,692	\$93	1,603	\$176	\$465
479	64035	809	\$145	502	\$80	453	\$144	\$368
480	64036	289	\$151	180	\$74	163	\$133	\$358
481	64037	4,034	\$140	2,996	\$70	2,725	\$132	\$341
482	64040	3,439	\$147	2,220	\$73	2,012	\$141	\$361
483	64048	2,611	\$185	1,848	\$84	1,745	\$165	\$434
484	64050	16,024	\$206	11,123	\$79	10,546	\$168	\$453
485	64051	251	\$218	170	\$86	166	\$173	\$477
486	64052	14,521	\$200	10,894	\$79	10,327	\$165	\$444
487	64053	3,247	\$208	1,986	\$76	1,882	\$163	\$446
488	64054	2,708	\$208	1,718	\$84	1,640	\$175	\$467
489	64055	23,366	\$206	18,878	\$85	18,059	\$173	\$463
490	64056	8,301	\$209	5,985	\$84	5,782	\$174	\$466
491	64057	5,084	\$210	3,921	\$88	3,794	\$178	\$476
492	64058	2,791	\$219	1,944	\$88	1,856	\$176	\$483
493	64060	3,801	\$202	2,883	\$92	2,665	\$171	\$465
494	64061	1,429	\$152	934	\$73	853	\$143	\$369
495	64062	3,454	\$156	2,343	\$83	2,191	\$160	\$400
496	64063	25,070	\$196	20,186	\$88	19,558	\$175	\$459
497	64064	1,590	\$208	1,413	\$105	1,367	\$197	\$510
498	64065	50	\$198	35	\$84	30	\$143	\$425
499	64066	134	\$177	76	\$86	68	\$185	\$448
500	64067	4,017	\$150	2,907	\$73	2,706	\$139	\$361

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
501	64068	15,830	\$210	12,158	\$91	11,815	\$182	\$483
502	64070	1,340	\$190	860	\$82	806	\$163	\$435
503	64071	573	\$142	378	\$71	345	\$134	\$347
504	64072	214	\$196	120	\$88	116	\$177	\$461
505	64073	120	\$194	58	\$88	58	\$163	\$445
506	64074	467	\$155	321	\$78	308	\$153	\$386
507	64075	4,894	\$186	3,340	\$81	3,145	\$165	\$432
508	64076	4,860	\$149	3,418	\$72	3,161	\$141	\$362
509	64077	1,443	\$153	967	\$82	901	\$157	\$392
510	64078	3,683	\$181	2,615	\$81	2,468	\$160	\$423
511	64079	3,964	\$189	2,773	\$92	2,624	\$179	\$459
512	64080	5,075	\$160	3,420	\$81	3,233	\$156	\$396
513	64081	1,903	\$189	1,611	\$77	1,526	\$155	\$421
514	64082	714	\$199	581	\$95	563	\$180	\$475
515	64083	4,727	\$188	3,733	\$86	3,543	\$169	\$442
516	64084	1,109	\$158	707	\$82	661	\$155	\$395
517	64085	5,366	\$151	3,767	\$77	3,553	\$142	\$370
518	64088	826	\$190	520	\$75	483	\$155	\$420
519	64089	3,133	\$189	2,302	\$86	2,140	\$165	\$440
520	64090	99	\$163	55	\$100	54	\$187	\$450
521	64091	27	\$176	18	\$80	18	\$132	\$388
522	64092	86	\$188	47	\$85	39	\$192	\$465
523	64093	10,515	\$159	7,743	\$78	7,186	\$154	\$391
524	64096	841	\$145	561	\$81	514	\$148	\$374
525	64097	1,039	\$150	737	\$77	690	\$146	\$373
526	64098	1,960	\$174	1,325	\$80	1,220	\$164	\$418
527	64100	7	\$183	4	\$89	4	\$206	\$478
528	64101	56	\$231	41	\$113	40	\$232	\$577
529	64102	43	\$198	32	\$107	32	\$203	\$508
530	64103	6	\$305	2	\$85	2	\$224	\$614
531	64104	7	\$267	4	\$119	4	\$206	\$593
532	64105	814	\$256	631	\$143	591	\$266	\$666
533	64106	1,154	\$266	780	\$122	723	\$245	\$633
534	64107	4	\$150	2	\$290	2	\$386	\$826
535	64108	1,958	\$273	1,296	\$124	1,256	\$255	\$652
536	64109	3,471	\$269	2,213	\$125	2,107	\$257	\$651
537	64110	6,721	\$269	4,905	\$123	4,584	\$257	\$650
538	64111	7,550	\$270	5,415	\$123	4,991	\$253	\$646
539	64112	4,756	\$268	3,893	\$134	3,572	\$265	\$667
540	64113	8,224	\$237	7,109	\$102	6,707	\$215	\$553
541	64114	16,804	\$217	14,258	\$88	13,576	\$190	\$495
542	64115	21	\$153	15	\$84	15	\$193	\$429
543	64116	9,121	\$204	7,183	\$90	6,837	\$179	\$473
544	64117	8,264	\$206	5,876	\$86	5,630	\$175	\$468
545	64118	24,296	\$206	19,482	\$90	18,503	\$177	\$473
546	64119	15,677	\$207	12,251	\$91	11,658	\$176	\$474
547	64120	314	\$259	178	\$126	170	\$251	\$637
548	64121	11	\$235	6	\$115	6	\$215	\$565
549	64122	13	\$89	5	\$31	4	\$23	\$142
550	64123	4,173	\$253	2,834	\$113	2,597	\$232	\$598

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
551	64124	4,109	\$259	2,612	\$113	2,477	\$231	\$603
552	64125	848	\$261	490	\$109	457	\$220	\$590
553	64126	2,363	\$262	1,409	\$112	1,328	\$232	\$606
554	64127	5,964	\$267	3,748	\$115	3,558	\$247	\$630
555	64128	5,311	\$265	3,540	\$116	3,414	\$251	\$631
556	64129	5,470	\$259	3,747	\$121	3,501	\$241	\$621
557	64130	10,185	\$270	7,141	\$124	6,944	\$263	\$657
558	64131	13,087	\$228	10,739	\$94	10,172	\$203	\$525
559	64132	6,573	\$249	4,613	\$100	4,458	\$236	\$585
560	64133	23,555	\$205	18,938	\$85	18,016	\$174	\$464
561	64134	14,746	\$213	11,341	\$89	10,800	\$181	\$482
562	64135	12	\$238	6	\$83	6	\$238	\$559
563	64136	611	\$218	427	\$90	399	\$187	\$495
564	64137	6,525	\$219	5,359	\$90	5,055	\$182	\$491
565	64138	17,143	\$216	13,994	\$91	13,175	\$180	\$486
566	64139	302	\$210	213	\$93	193	\$178	\$482
567	64140	4	\$287	5	\$66	3	\$232	\$585
568	64141	280	\$220	209	\$101	200	\$200	\$520
569	64142	18	\$191	13	\$31	11	\$152	\$374
570	64143	7	\$181	3	\$116	2	\$328	\$625
571	64144	12	\$209	10	\$115	9	\$259	\$583
572	64145	2,927	\$224	2,487	\$103	2,435	\$199	\$526
573	64146	887	\$208	713	\$88	658	\$179	\$475
574	64147	149	\$250	95	\$81	92	\$179	\$510
575	64148	0	.	1	\$134	1	\$250	.
576	64149	246	\$210	187	\$89	179	\$165	\$465
577	64150	846	\$206	596	\$91	569	\$185	\$482
578	64151	11,340	\$200	8,959	\$90	8,588	\$184	\$474
579	64152	12,616	\$204	9,894	\$91	9,410	\$182	\$476
580	64153	734	\$189	575	\$93	539	\$193	\$475
581	64154	2,030	\$205	1,697	\$97	1,635	\$197	\$499
582	64155	7,075	\$203	5,766	\$91	5,563	\$180	\$474
583	64156	552	\$212	414	\$89	400	\$180	\$481
584	64157	342	\$226	210	\$98	202	\$202	\$526
585	64158	46	\$190	38	\$92	38	\$176	\$458
586	64159	2	\$385	2	\$80	2	\$160	\$624
587	64161	271	\$224	161	\$98	145	\$209	\$531
588	64163	367	\$194	236	\$89	224	\$186	\$470
589	64164	152	\$192	107	\$93	102	\$179	\$464
590	64165	126	\$164	71	\$80	64	\$156	\$400
591	64166	219	\$199	158	\$79	146	\$164	\$441
592	64167	19	\$176	10	\$90	9	\$223	\$489
593	64168	86	\$189	61	\$72	55	\$160	\$422
594	64170	1	\$297	1	\$184	1	\$406	\$887
595	64171	3	\$119	1	\$32	1	\$41	\$192
596	64177	1	\$297	1	\$41	1	\$133	\$471
597	64178	1	\$180	1	\$58	1	\$174	\$412
598	64179	3	\$185	3	\$73	3	\$232	\$489
599	64180	3	\$428	3	\$272	2	\$504	\$1,204
600	64182	4	\$153	3	\$52	3	\$108	\$312

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
601	64183	5	\$296	1	\$164	1		
602	64188	3	\$250	3	\$74	2	\$376	\$836
603	64190	5	\$275	5	\$106	5	\$260	\$585
604	64195	25	\$212	19	\$91	21	\$191	\$571
605	64196	19	\$177	13	\$77	6	\$170	\$472
606	64197	1	\$183	1	\$88	1	\$194	\$447
607	64199	34	\$178	28	\$64	26	\$290	\$561
608	64401	878	\$161	592	\$81	550	\$141	\$384
609	64402	1,818	\$113	1,243	\$72	1,080	\$155	\$397
610	64420	21	\$88	14	\$64	13	\$115	\$300
611	64421	452	\$141	231	\$76	218	\$90	\$242
612	64422	308	\$118	184	\$72	159	\$124	\$341
613	64423	640	\$113	420	\$76	369	\$127	\$317
614	64424	2,917	\$115	1,913	\$75	1,632	\$118	\$308
615	64425	273	\$132	173	\$76	162	\$120	\$310
616	64426	293	\$113	168	\$71	142	\$122	\$330
617	64427	446	\$123	266	\$81	245	\$114	\$297
618	64428	767	\$114	495	\$74	445	\$131	\$334
619	64429	4,668	\$138	3,093	\$80	2,838	\$114	\$301
620	64430	609	\$134	409	\$81	358	\$139	\$358
621	64431	354	\$116	232	\$75	204	\$133	\$348
622	64432	54	\$112	31	\$52	26	\$115	\$306
623	64433	72	\$126	49	\$88	40	\$90	\$255
624	64434	394	\$129	252	\$73	221	\$140	\$355
625	64435	69	\$132	42	\$67	36	\$113	\$315
626	64436	517	\$134	363	\$87	343	\$117	\$317
627	64437	508	\$112	306	\$72	279	\$129	\$351
628	64438	218	\$116	127	\$65	106	\$116	\$300
629	64439	1,147	\$180	719	\$84	668	\$105	\$285
630	64440	533	\$144	307	\$80	283	\$164	\$428
631	64441	166	\$99	110	\$65	86	\$145	\$369
632	64442	587	\$106	384	\$68	325	\$111	\$275
633	64443	851	\$151	531	\$70	482	\$113	\$287
634	64444	895	\$183	534	\$76	501	\$136	\$357
635	64445	302	\$113	185	\$75	158	\$148	\$407
636	64446	1,146	\$128	777	\$78	695	\$124	\$312
637	64447	24	\$132	14	\$65	14	\$124	\$331
638	64448	803	\$151	503	\$84	473	\$105	\$301
639	64449	324	\$137	172	\$79	162	\$153	\$388
640	64451	429	\$116	274	\$77	263	\$126	\$342
641	64452	44	\$103	33	\$68	31	\$121	\$313
642	64453	196	\$116	112	\$71	102	\$95	\$265
643	64454	1,613	\$147	1,064	\$80	978	\$109	\$296
644	64455	415	\$122	248	\$77	220	\$144	\$371
645	64456	1,373	\$105	827	\$71	692	\$127	\$327
646	64457	231	\$117	150	\$78	126	\$113	\$289
647	64458	152	\$99	75	\$69	66	\$118	\$313
648	64459	368	\$128	261	\$81	235	\$111	\$279
649	64461	845	\$119	538	\$69	453	\$131	\$340
650	64463	1,188	\$121	819	\$78	718	\$111	\$299
							\$128	\$327

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
651	64464	6	\$221	5	\$51	5	\$113	\$385
652	64465	2,342	\$149	1,537	\$80	1,403	\$152	\$381
653	64466	493	\$117	325	\$76	299	\$119	\$312
654	64467	170	\$104	99	\$68	84	\$107	\$279
655	64468	6,897	\$132	4,790	\$88	4,344	\$131	\$351
656	64469	1,382	\$124	889	\$79	805	\$130	\$333
657	64470	1,342	\$117	942	\$79	879	\$118	\$315
658	64471	444	\$109	262	\$68	204	\$114	\$292
659	64472	5	\$125	5	\$113	5	\$150	\$388
660	64473	1,262	\$114	843	\$84	795	\$128	\$326
661	64474	649	\$123	418	\$77	387	\$118	\$318
662	64475	423	\$111	249	\$65	218	\$96	\$272
663	64476	320	\$124	197	\$77	168	\$130	\$332
664	64477	2,024	\$141	1,343	\$75	1,257	\$143	\$359
665	64478	195	\$109	121	\$70	108	\$103	\$283
666	64479	713	\$112	493	\$67	421	\$106	\$285
667	64480	287	\$132	172	\$78	158	\$124	\$334
668	64481	811	\$106	497	\$67	395	\$111	\$285
669	64482	1,948	\$135	1,325	\$82	1,190	\$129	\$346
670	64483	473	\$129	284	\$77	262	\$127	\$333
671	64484	1,146	\$157	683	\$76	636	\$153	\$386
672	64485	4,540	\$140	3,086	\$83	2,894	\$131	\$354
673	64486	412	\$104	247	\$61	215	\$95	\$260
674	64487	614	\$119	377	\$79	337	\$125	\$323
675	64489	1,192	\$123	852	\$66	679	\$109	\$298
676	64490	1,354	\$131	846	\$79	787	\$129	\$339
677	64491	1,577	\$134	1,076	\$81	975	\$131	\$345
678	64492	687	\$147	465	\$81	432	\$152	\$381
679	64493	404	\$137	237	\$76	212	\$143	\$357
680	64494	689	\$125	453	\$81	422	\$128	\$333
681	64496	183	\$123	121	\$82	105	\$125	\$330
682	64497	379	\$124	208	\$91	197	\$134	\$349
683	64498	297	\$121	196	\$81	183	\$125	\$327
684	64499	151	\$99	85	\$57	68	\$97	\$253
685	64500	18	\$190	9	\$163	10	\$254	\$607
686	64501	5,470	\$176	3,711	\$67	3,457	\$147	\$391
687	64502	366	\$171	244	\$79	228	\$165	\$415
688	64503	7,312	\$171	5,176	\$69	4,862	\$148	\$388
689	64504	6,341	\$170	3,937	\$69	3,660	\$145	\$385
690	64505	7,387	\$168	5,058	\$72	4,743	\$147	\$386
691	64506	10,690	\$177	8,866	\$78	8,439	\$157	\$412
692	64507	7,359	\$168	5,297	\$67	4,963	\$142	\$377
693	64508	114	\$186	86	\$95	79	\$180	\$461
694	64509	4	\$136	2	\$63	2	\$171	\$369
695	64601	7,569	\$128	5,382	\$82	4,932	\$124	\$334
696	64620	294	\$112	189	\$73	154	\$119	\$303
697	64621	60	\$138	29	\$82	26	\$127	\$348
698	64622	500	\$125	279	\$84	243	\$133	\$341
699	64623	600	\$119	339	\$80	276	\$129	\$328
700	64624	1,217	\$124	739	\$78	656	\$121	\$322

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
701	64625	520	\$120	304	\$74	261	\$122	\$315
702	64626	79	\$96	50	\$48	42	\$94	\$238
703	64628	4,138	\$121	3,045	\$76	2,597	\$118	\$315
704	64630	648	\$118	411	\$79	368	\$125	\$323
705	64631	889	\$110	620	\$67	523	\$106	\$283
706	64632	698	\$95	454	\$60	342	\$97	\$252
707	64633	3,863	\$128	2,361	\$88	2,148	\$134	\$351
708	64635	439	\$125	266	\$76	239	\$119	\$320
709	64636	179	\$105	104	\$73	79	\$115	\$292
710	64637	522	\$123	286	\$84	260	\$128	\$335
711	64638	460	\$119	288	\$74	252	\$115	\$309
712	64639	246	\$114	120	\$80	103	\$124	\$317
713	64640	2,266	\$127	1,382	\$83	1,252	\$124	\$334
714	64641	545	\$110	302	\$66	259	\$112	\$288
715	64642	701	\$106	436	\$69	375	\$111	\$286
716	64643	816	\$114	530	\$69	465	\$108	\$291
717	64644	1,866	\$117	1,298	\$79	1,143	\$118	\$315
718	64645	269	\$113	168	\$74	148	\$111	\$298
719	64646	271	\$103	156	\$74	129	\$115	\$291
720	64647	285	\$116	159	\$76	136	\$119	\$310
721	64648	972	\$110	540	\$69	476	\$113	\$292
722	64649	513	\$119	304	\$80	270	\$127	\$326
723	64650	490	\$127	279	\$84	237	\$135	\$346
724	64651	471	\$108	304	\$68	239	\$114	\$290
725	64652	416	\$120	228	\$71	197	\$117	\$308
726	64653	588	\$119	364	\$72	296	\$119	\$309
727	64654	43	\$118	20	\$97	19	\$139	\$354
728	64655	277	\$101	189	\$71	172	\$107	\$279
729	64656	226	\$117	141	\$65	123	\$108	\$290
730	64657	318	\$105	219	\$69	190	\$110	\$283
731	64658	2,591	\$110	1,922	\$72	1,678	\$111	\$293
732	64659	645	\$112	457	\$77	394	\$120	\$310
733	64660	475	\$112	353	\$69	300	\$108	\$289
734	64661	672	\$107	439	\$70	372	\$105	\$281
735	64664	254	\$130	169	\$77	154	\$122	\$329
736	64665	92	\$108	52	\$72	46	\$109	\$288
737	64666	49	\$125	35	\$60	32	\$104	\$289
738	64667	355	\$103	214	\$71	200	\$103	\$277
739	64668	1,421	\$122	885	\$82	803	\$131	\$334
740	64670	958	\$114	560	\$79	495	\$120	\$313
741	64671	1,164	\$131	719	\$85	655	\$141	\$357
742	64672	265	\$97	185	\$66	165	\$105	\$269
743	64673	1,855	\$109	1,269	\$72	1,096	\$104	\$285
744	64674	456	\$112	312	\$80	270	\$122	\$314
745	64676	214	\$105	148	\$71	130	\$107	\$283
746	64677	278	\$108	225	\$63	190	\$98	\$268
747	64679	659	\$106	366	\$63	318	\$99	\$268
748	64680	6	\$172	2	\$112	3	\$109	\$393
749	64681	250	\$114	180	\$80	150	\$121	\$315
750	64682	282	\$125	197	\$76	175	\$125	\$325

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
751	64683	5,896	\$119	3,749	\$74	3,329	\$116	\$309
752	64686	194	\$127	112	\$77	102	\$119	\$323
753	64687	61	\$125	33	\$77	28	\$125	\$327
754	64688	415	\$119	290	\$79	257	\$117	\$314
755	64689	431	\$124	240	\$85	212	\$132	\$340
756	64701	7,535	\$173	5,240	\$82	4,957	\$156	\$411
757	64720	2,098	\$125	1,308	\$87	1,174	\$136	\$347
758	64722	398	\$124	239	\$78	214	\$140	\$342
759	64723	483	\$132	277	\$96	270	\$153	\$381
760	64724	1,562	\$121	993	\$74	847	\$126	\$322
761	64725	1,202	\$149	796	\$79	743	\$151	\$380
762	64726	377	\$139	236	\$77	205	\$139	\$355
763	64728	503	\$128	298	\$77	265	\$132	\$337
764	64730	4,636	\$130	2,986	\$84	2,697	\$139	\$352
765	64733	731	\$131	492	\$68	426	\$133	\$332
766	64734	1,177	\$178	794	\$85	735	\$159	\$422
767	64735	7,989	\$134	5,389	\$80	4,920	\$135	\$350
768	64738	726	\$123	363	\$76	316	\$128	\$327
769	64739	714	\$153	458	\$78	421	\$140	\$371
770	64740	1,092	\$132	597	\$77	512	\$135	\$344
771	64741	259	\$134	144	\$74	134	\$126	\$333
772	64742	1,394	\$145	889	\$88	858	\$151	\$384
773	64743	185	\$179	107	\$86	101	\$166	\$432
774	64744	5,027	\$129	3,194	\$78	2,815	\$128	\$335
775	64745	97	\$136	61	\$82	58	\$138	\$357
776	64746	1,047	\$163	650	\$85	616	\$158	\$406
777	64747	1,871	\$147	1,179	\$75	1,065	\$145	\$366
778	64748	1,175	\$125	725	\$69	603	\$113	\$308
779	64750	315	\$124	171	\$81	151	\$132	\$337
780	64751	191	\$108	136	\$79	125	\$122	\$309
781	64752	579	\$124	361	\$77	338	\$136	\$336
782	64753	51	\$103	35	\$67	30	\$103	\$272
783	64754	99	\$115	57	\$82	48	\$131	\$329
784	64755	1,753	\$129	1,092	\$69	944	\$122	\$320
785	64756	482	\$125	279	\$69	231	\$118	\$313
786	64759	5,092	\$124	3,434	\$75	3,077	\$122	\$321
787	64760	366	\$143	222	\$78	203	\$151	\$372
788	64761	903	\$139	577	\$69	535	\$134	\$342
789	64762	1,189	\$125	786	\$70	654	\$122	\$318
790	64763	862	\$133	472	\$81	422	\$134	\$348
791	64765	46	\$157	19	\$79	16	\$172	\$408
792	64766	19	\$125	8	\$53	8	\$116	\$294
793	64767	439	\$127	219	\$74	194	\$129	\$330
794	64769	344	\$123	177	\$81	155	\$131	\$335
795	64770	964	\$122	623	\$67	495	\$122	\$312
796	64771	424	\$130	245	\$74	206	\$127	\$331
797	64772	7,677	\$137	4,794	\$83	4,511	\$140	\$359
798	64776	2,193	\$132	1,185	\$81	1,082	\$132	\$345
799	64777	29	\$158	9	\$87	7	\$146	\$391
800	64778	255	\$120	146	\$75	135	\$120	\$316

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
801	64779	1,774	\$124	960	\$74	848	\$130	\$328
802	64780	603	\$116	325	\$77	285	\$123	\$316
803	64781	68	\$132	38	\$96	36	\$157	\$384
804	64783	565	\$125	277	\$72	232	\$133	\$329
805	64784	941	\$128	556	\$78	489	\$126	\$332
806	64786	8	\$117	3	\$48	3	\$76	\$241
807	64787	9	\$91	5	\$44	3	\$107	\$242
808	64788	1,015	\$134	637	\$71	553	\$130	\$334
809	64789	35	\$132	15	\$55	16	\$97	\$285
810	64790	603	\$128	296	\$75	273	\$136	\$340
811	64801	23,892	\$156	16,212	\$76	15,377	\$137	\$370
812	64802	366	\$178	250	\$82	240	\$162	\$422
813	64803	288	\$157	189	\$102	181	\$170	\$430
814	64804	8,009	\$153	5,761	\$76	5,489	\$138	\$368
815	64830	378	\$144	202	\$85	186	\$155	\$384
816	64831	2,868	\$132	1,681	\$83	1,559	\$141	\$356
817	64832	422	\$138	237	\$76	223	\$131	\$345
818	64833	102	\$156	53	\$84	49	\$151	\$390
819	64834	3,329	\$153	2,117	\$77	1,999	\$139	\$369
820	64835	1,057	\$152	528	\$66	478	\$127	\$345
821	64836	12,286	\$135	7,974	\$70	7,384	\$123	\$328
822	64840	1,407	\$141	857	\$78	780	\$134	\$353
823	64841	493	\$153	290	\$70	271	\$131	\$353
824	64842	428	\$127	241	\$74	208	\$121	\$322
825	64843	1,653	\$126	934	\$78	849	\$128	\$332
826	64844	2,367	\$137	1,331	\$74	1,211	\$125	\$337
827	64846	436	\$125	252	\$85	234	\$144	\$354
828	64847	266	\$136	134	\$75	126	\$132	\$343
829	64848	416	\$116	228	\$73	214	\$125	\$314
830	64849	84	\$156	37	\$93	37	\$165	\$414
831	64850	11,361	\$138	7,194	\$84	6,740	\$131	\$353
832	64853	96	\$149	46	\$76	37	\$151	\$376
833	64854	1,569	\$142	872	\$86	810	\$155	\$384
834	64855	1,043	\$141	556	\$75	484	\$139	\$355
835	64856	1,126	\$136	636	\$88	605	\$147	\$371
836	64857	176	\$144	86	\$73	79	\$137	\$353
837	64858	110	\$138	73	\$81	66	\$135	\$354
838	64859	631	\$127	311	\$66	281	\$118	\$311
839	64861	640	\$120	360	\$78	335	\$125	\$323
840	64862	2,058	\$126	1,239	\$73	1,124	\$130	\$330
841	64863	750	\$120	421	\$84	370	\$152	\$356
842	64864	147	\$152	106	\$80	98	\$131	\$363
843	64865	2,786	\$129	1,717	\$77	1,556	\$130	\$335
844	64866	661	\$139	300	\$91	269	\$143	\$373
845	64867	791	\$127	456	\$80	413	\$129	\$336
846	64868	19	\$121	15	\$86	13	\$142	\$350
847	64869	38	\$140	20	\$80	18	\$135	\$355
848	64870	4,923	\$151	3,019	\$75	2,813	\$135	\$361
849	64873	610	\$128	339	\$72	292	\$123	\$322
850	64874	492	\$138	310	\$83	281	\$132	\$353



MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
851	65001	314	\$141	215	\$76	185	\$118	\$335
852	65010	2,091	\$143	1,403	\$79	1,335	\$135	\$356
853	65011	930	\$139	522	\$80	462	\$129	\$348
854	65013	1,994	\$127	1,350	\$87	1,132	\$139	\$353
855	65014	1,272	\$129	864	\$82	728	\$140	\$351
856	65016	778	\$130	554	\$94	448	\$143	\$367
857	65017	698	\$135	356	\$80	319	\$140	\$355
858	65018	4,259	\$132	2,874	\$87	2,645	\$132	\$352
859	65020	6,104	\$149	4,136	\$90	3,905	\$144	\$383
860	65022	200	\$133	109	\$82	112	\$154	\$370
861	65023	1,044	\$144	679	\$83	605	\$145	\$372
862	65024	858	\$115	609	\$80	477	\$124	\$319
863	65025	527	\$123	326	\$83	282	\$127	\$333
864	65026	6,405	\$142	3,992	\$88	3,658	\$138	\$368
865	65031	18	\$130	16	\$60	13	\$125	\$315
866	65032	880	\$136	546	\$81	468	\$145	\$361
867	65034	332	\$116	189	\$81	165	\$128	\$325
868	65035	1,028	\$145	631	\$95	561	\$138	\$377
869	65036	148	\$136	94	\$83	83	\$130	\$350
870	65037	2,144	\$134	1,495	\$82	1,378	\$133	\$349
871	65038	282	\$153	203	\$108	195	\$156	\$418
872	65039	1,372	\$141	889	\$78	807	\$138	\$358
873	65040	660	\$140	376	\$82	331	\$149	\$371
874	65041	3,986	\$122	3,013	\$88	2,638	\$130	\$339
875	65042	59	\$135	40	\$78	37	\$130	\$342
876	65043	3,912	\$147	2,581	\$91	2,461	\$144	\$381
877	65046	753	\$127	510	\$82	448	\$134	\$343
878	65047	488	\$145	288	\$90	275	\$149	\$383
879	65048	121	\$152	74	\$93	63	\$150	\$395
880	65049	2,172	\$153	1,680	\$106	1,586	\$163	\$421
881	65050	253	\$125	158	\$94	145	\$133	\$353
882	65051	2,488	\$135	1,775	\$97	1,522	\$141	\$373
883	65052	1,063	\$143	695	\$95	661	\$150	\$387
884	65053	778	\$132	509	\$78	449	\$143	\$353
885	65054	556	\$138	391	\$99	338	\$140	\$377
886	65055	64	\$160	35	\$85	32	\$149	\$395
887	65056	21	\$112	16	\$69	15	\$120	\$302
888	65058	804	\$125	577	\$85	510	\$133	\$343
889	65059	573	\$137	391	\$92	354	\$141	\$370
890	65061	512	\$130	387	\$82	320	\$125	\$337
891	65062	69	\$110	43	\$68	31	\$107	\$286
892	65063	1,476	\$136	941	\$95	867	\$144	\$375
893	65064	400	\$136	244	\$85	218	\$136	\$357
894	65065	2,883	\$151	2,154	\$102	2,038	\$160	\$413
895	65066	3,641	\$133	2,701	\$88	2,420	\$139	\$360
896	65067	286	\$128	191	\$93	179	\$137	\$358
897	65068	408	\$118	277	\$84	233	\$141	\$343
898	65069	463	\$123	336	\$80	290	\$120	\$323
899	65072	799	\$140	541	\$93	508	\$145	\$378
900	65074	1,772	\$133	1,072	\$79	940	\$141	\$354

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
901	65075	634	\$113	416	\$91	346	\$130	\$335
902	65076	440	\$139	289	\$79	250	\$140	\$357
903	65077	238	\$119	144	\$80	130	\$125	\$324
904	65078	1,949	\$126	1,242	\$76	1,076	\$125	\$327
905	65079	2,432	\$140	1,795	\$88	1,663	\$138	\$365
906	65080	533	\$132	345	\$87	320	\$132	\$351
907	65081	1,942	\$117	1,294	\$91	1,150	\$129	\$337
908	65082	736	\$122	424	\$91	382	\$141	\$354
909	65083	225	\$120	127	\$80	117	\$122	\$322
910	65084	3,386	\$135	1,947	\$84	1,791	\$135	\$354
911	65085	846	\$156	528	\$101	469	\$161	\$418
912	65101	27,866	\$155	20,141	\$85	19,100	\$153	\$393
913	65102	359	\$200	289	\$114	267	\$206	\$520
914	65103	3	\$124	2	\$59	2	\$120	\$303
915	65104	6	\$163	3	\$114	3	\$178	\$455
916	65105	11	\$170	9	\$76	12	\$236	\$481
917	65107	2	\$293	3	\$142	3	\$339	\$773
918	65108	43	\$250	7	\$203	7	\$426	\$878
919	65109	4,429	\$162	3,514	\$82	3,332	\$154	\$398
920	65201	19,023	\$177	14,293	\$79	13,540	\$153	\$409
921	65202	11,797	\$163	8,284	\$76	7,940	\$148	\$387
922	65203	13,765	\$166	11,139	\$74	10,656	\$149	\$390
923	65204	15	\$180	10	\$102	10	\$230	\$512
924	65205	687	\$166	471	\$88	454	\$159	\$414
925	65211	127	\$277	95	\$76	85	\$245	\$598
926	65212	9	\$224	8	\$73	8	\$200	\$496
927	65213	1	\$186	0	.	0	.	.
928	65215	24	\$268	19	\$112	19	\$305	\$684
929	65216	12	\$263	8	\$88	8	\$281	\$632
930	65218	1	\$304	0	.	0	.	.
931	65230	529	\$113	363	\$70	323	\$116	\$299
932	65231	1,695	\$137	1,032	\$88	968	\$131	\$356
933	65232	275	\$133	165	\$80	144	\$124	\$337
934	65233	5,284	\$144	3,813	\$89	3,462	\$145	\$378
935	65236	1,264	\$121	812	\$74	688	\$114	\$309
936	65237	718	\$131	473	\$80	421	\$134	\$345
937	65239	770	\$126	466	\$91	436	\$132	\$349
938	65240	4,215	\$127	2,909	\$81	2,649	\$124	\$332
939	65243	901	\$132	539	\$83	496	\$127	\$342
940	65244	386	\$118	256	\$80	237	\$116	\$314
941	65246	167	\$113	108	\$79	99	\$110	\$301
942	65247	421	\$132	278	\$92	243	\$139	\$363
943	65248	2,656	\$126	1,873	\$78	1,702	\$126	\$330
944	65249	4	\$91	3	\$194	3	\$264	\$549
945	65250	416	\$133	269	\$83	247	\$135	\$351
946	65251	9,607	\$136	6,563	\$90	6,270	\$134	\$360
947	65254	1,385	\$123	997	\$76	878	\$119	\$318
948	65255	1,915	\$140	1,227	\$83	1,145	\$130	\$353
949	65256	962	\$138	632	\$86	604	\$136	\$359
950	65257	946	\$144	520	\$78	472	\$120	\$342

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
951	65258	459	\$116	300	\$77	268	\$108	\$300
952	65259	1,779	\$129	1,144	\$81	1,037	\$121	\$332
953	65260	334	\$126	202	\$86	172	\$134	\$346
954	65261	998	\$116	686	\$80	583	\$122	\$318
955	65262	517	\$182	309	\$92	279	\$140	\$414
956	65263	1,264	\$124	835	\$80	724	\$123	\$326
957	65264	561	\$135	390	\$85	324	\$126	\$345
958	65265	9,821	\$134	7,100	\$83	6,496	\$123	\$341
959	65270	9,874	\$132	6,702	\$86	6,250	\$129	\$347
960	65274	1,034	\$130	718	\$84	654	\$128	\$342
961	65275	2,018	\$127	1,441	\$78	1,249	\$117	\$321
962	65276	1,151	\$145	800	\$84	708	\$142	\$371
963	65278	146	\$117	79	\$87	71	\$128	\$332
964	65279	1,010	\$147	686	\$81	641	\$142	\$370
965	65280	194	\$132	122	\$74	108	\$118	\$324
966	65281	2,595	\$119	1,962	\$80	1,685	\$117	\$316
967	65282	87	\$125	51	\$87	43	\$149	\$361
968	65283	235	\$121	177	\$74	151	\$110	\$306
969	65284	1,329	\$138	817	\$86	745	\$135	\$360
970	65285	471	\$130	302	\$77	269	\$116	\$322
971	65286	155	\$127	96	\$89	77	\$140	\$355
972	65287	230	\$123	169	\$79	144	\$135	\$337
973	65301	18,262	\$145	13,005	\$71	11,810	\$138	\$355
974	65305	1,780	\$185	1,437	\$99	1,406	\$213	\$497
975	65320	88	\$152	69	\$69	61	\$133	\$354
976	65321	404	\$143	278	\$70	238	\$131	\$343
977	65322	475	\$143	309	\$86	257	\$158	\$387
978	65323	601	\$135	372	\$71	317	\$125	\$331
979	65324	762	\$133	505	\$76	453	\$127	\$336
980	65325	1,732	\$137	1,190	\$70	966	\$125	\$332
981	65326	1,070	\$127	647	\$78	573	\$128	\$333
982	65327	166	\$140	134	\$66	117	\$119	\$324
983	65329	361	\$139	231	\$83	197	\$135	\$357
984	65330	428	\$129	265	\$68	234	\$126	\$323
985	65331	24	\$116	12	\$54	10	\$107	\$277
986	65332	929	\$135	563	\$63	479	\$125	\$324
987	65333	551	\$130	394	\$64	342	\$122	\$316
988	65334	528	\$142	374	\$72	332	\$142	\$356
989	65335	264	\$139	157	\$64	143	\$119	\$322
990	65336	2,942	\$144	2,016	\$72	1,857	\$151	\$366
991	65337	1,169	\$140	779	\$66	678	\$135	\$341
992	65338	1,718	\$126	1,084	\$77	929	\$127	\$330
993	65339	555	\$138	389	\$79	356	\$144	\$362
994	65340	8,941	\$143	6,167	\$74	5,743	\$140	\$356
995	65344	284	\$139	211	\$73	185	\$134	\$345
996	65345	298	\$128	198	\$66	158	\$111	\$305
997	65346	80	\$122	46	\$70	41	\$128	\$319
998	65347	497	\$127	317	\$82	282	\$142	\$352
999	65348	896	\$124	584	\$75	509	\$126	\$325
1000	65349	1,972	\$134	1,397	\$65	1,236	\$124	\$324

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1001	65350	1,126	\$147	734	\$73	651	\$137	\$357
1002	65351	1,934	\$136	1,352	\$66	1,183	\$125	\$327
1003	65354	361	\$135	205	\$84	175	\$133	\$352
1004	65355	4,722	\$135	3,099	\$83	2,832	\$131	\$349
1005	65356	10	\$130	2	\$66	2	\$132	\$328
1006	65360	2,933	\$130	2,031	\$73	1,792	\$126	\$328
1007	65401	14,742	\$143	9,563	\$91	8,890	\$146	\$380
1008	65433	31	\$138	15	\$130	13	\$185	\$452
1009	65435	33	\$157	22	\$98	21	\$164	\$419
1010	65436	87	\$107	41	\$64	32	\$112	\$283
1011	65438	1,593	\$116	727	\$76	624	\$128	\$320
1012	65439	168	\$137	98	\$89	100	\$156	\$382
1013	65440	392	\$137	219	\$91	205	\$140	\$368
1014	65441	2,427	\$148	1,414	\$86	1,311	\$145	\$379
1015	65443	102	\$141	63	\$81	55	\$133	\$355
1016	65444	581	\$115	301	\$76	269	\$117	\$308
1017	65446	335	\$121	145	\$66	132	\$123	\$310
1018	65449	209	\$136	127	\$86	118	\$153	\$376
1019	65451	48	\$146	32	\$87	26	\$159	\$392
1020	65452	1,988	\$137	1,229	\$80	1,098	\$132	\$349
1021	65453	4,196	\$139	2,508	\$88	2,313	\$141	\$369
1022	65456	291	\$137	180	\$87	163	\$144	\$368
1023	65457	176	\$150	88	\$83	85	\$144	\$376
1024	65458	15	\$136	8	\$74	8	\$112	\$322
1025	65459	4,261	\$124	2,492	\$92	2,284	\$141	\$357
1026	65461	153	\$129	66	\$86	58	\$149	\$365
1027	65462	877	\$138	443	\$77	383	\$134	\$349
1028	65463	418	\$147	199	\$86	179	\$142	\$376
1029	65464	311	\$119	176	\$76	142	\$123	\$318
1030	65465	60	\$129	24	\$80	22	\$123	\$331
1031	65466	1,058	\$129	558	\$81	512	\$132	\$342
1032	65467	1	\$171	1	\$80	1	\$99	\$350
1033	65468	59	\$133	23	\$92	22	\$130	\$355
1034	65470	463	\$134	253	\$84	211	\$151	\$369
1035	65471	120	\$129	58	\$72	52	\$114	\$315
1036	65473	4,455	\$159	3,355	\$106	3,334	\$200	\$465
1037	65479	279	\$121	108	\$68	95	\$119	\$307
1038	65483	3,118	\$128	1,928	\$87	1,763	\$131	\$346
1039	65484	140	\$125	85	\$76	80	\$112	\$313
1040	65486	2,083	\$123	1,256	\$82	1,083	\$132	\$337
1041	65501	176	\$144	74	\$76	61	\$139	\$359
1042	65529	164	\$127	72	\$83	72	\$137	\$347
1043	65532	45	\$138	25	\$94	24	\$151	\$383
1044	65534	421	\$137	225	\$89	204	\$148	\$374
1045	65535	693	\$140	375	\$89	345	\$153	\$383
1046	65536	12,969	\$141	7,516	\$86	6,897	\$138	\$364
1047	65540	362	\$143	204	\$82	179	\$140	\$365
1048	65541	120	\$142	47	\$87	39	\$159	\$389
1049	65542	2,738	\$131	1,494	\$77	1,376	\$129	\$337
1050	65543	300	\$124	189	\$69	165	\$112	\$305

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1051	65546	53	\$115	20	\$56	20	\$90	\$261
1052	65548	3,315	\$120	1,524	\$73	1,377	\$121	\$314
1053	65550	1,903	\$120	991	\$85	914	\$137	\$343
1054	65552	811	\$141	441	\$91	410	\$149	\$380
1055	65555	732	\$129	379	\$77	328	\$124	\$331
1056	65556	3,279	\$137	1,754	\$85	1,596	\$139	\$361
1057	65557	187	\$132	92	\$86	84	\$143	\$361
1058	65559	4,766	\$132	3,011	\$83	2,776	\$131	\$346
1059	65560	7,926	\$139	4,824	\$80	4,452	\$136	\$354
1060	65564	109	\$124	53	\$71	44	\$115	\$310
1061	65565	2,875	\$136	1,704	\$80	1,588	\$136	\$353
1062	65566	753	\$139	543	\$90	515	\$147	\$375
1063	65567	767	\$134	374	\$79	347	\$133	\$346
1064	65570	306	\$133	150	\$87	137	\$146	\$366
1065	65571	1,458	\$120	745	\$74	657	\$120	\$315
1066	65572	84	\$148	44	\$74	32	\$138	\$359
1067	65573	89	\$103	37	\$52	34	\$84	\$239
1068	65578	21	\$84	18	\$48	11	\$76	\$208
1069	65580	542	\$124	320	\$84	281	\$133	\$340
1070	65582	1,422	\$137	907	\$84	807	\$131	\$352
1071	65583	6,245	\$143	3,921	\$96	3,812	\$159	\$399
1072	65586	26	\$149	13	\$121	14	\$171	\$442
1073	65588	1,218	\$130	442	\$89	405	\$146	\$365
1074	65589	135	\$132	73	\$72	61	\$124	\$328
1075	65590	756	\$126	389	\$73	335	\$125	\$323
1076	65591	524	\$139	285	\$93	262	\$149	\$381
1077	65601	510	\$130	316	\$77	288	\$128	\$335
1078	65603	167	\$114	99	\$62	84	\$114	\$290
1079	65604	2,047	\$142	1,273	\$72	1,174	\$132	\$346
1080	65605	6,480	\$131	4,232	\$77	3,818	\$128	\$337
1081	65606	1,976	\$129	978	\$74	845	\$128	\$330
1082	65607	25	\$135	15	\$84	15	\$126	\$345
1083	65608	5,189	\$131	2,917	\$74	2,639	\$128	\$334
1084	65609	489	\$131	240	\$77	227	\$123	\$331
1085	65610	2,446	\$137	1,565	\$76	1,461	\$128	\$342
1086	65611	912	\$148	659	\$80	618	\$132	\$360
1087	65612	724	\$151	459	\$72	425	\$136	\$359
1088	65613	6,630	\$140	4,254	\$79	3,922	\$131	\$350
1089	65614	287	\$129	147	\$79	120	\$132	\$340
1090	65616	7,162	\$149	4,992	\$89	4,736	\$143	\$381
1091	65617	746	\$142	423	\$77	386	\$131	\$350
1092	65618	86	\$116	32	\$68	32	\$129	\$313
1093	65619	2,121	\$167	1,527	\$77	1,455	\$154	\$398
1094	65620	274	\$126	164	\$74	145	\$114	\$314
1095	65622	4,328	\$136	2,553	\$80	2,266	\$130	\$346
1096	65623	138	\$123	74	\$70	73	\$134	\$327
1097	65624	217	\$144	141	\$83	133	\$140	\$366
1098	65625	4,204	\$126	2,740	\$80	2,520	\$130	\$336
1099	65626	939	\$128	538	\$66	472	\$120	\$314
1100	65627	278	\$139	162	\$73	140	\$122	\$334

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1101	65629	400	\$127	212	\$71	205	\$125	\$323
1102	65630	128	\$131	86	\$58	78	\$110	\$299
1103	65631	1,177	\$140	766	\$78	724	\$133	\$351
1104	65632	1,595	\$139	913	\$83	831	\$134	\$355
1105	65633	2,040	\$131	1,140	\$84	1,063	\$133	\$348
1106	65634	445	\$130	238	\$78	206	\$129	\$337
1107	65635	395	\$127	253	\$80	235	\$126	\$333
1108	65636	34	\$150	18	\$83	17	\$132	\$365
1109	65637	681	\$130	388	\$68	332	\$116	\$315
1110	65638	297	\$131	164	\$58	144	\$112	\$301
1111	65639	14	\$126	9	\$67	9	\$122	\$315
1112	65640	409	\$129	215	\$75	187	\$130	\$334
1113	65641	675	\$129	417	\$81	380	\$137	\$347
1114	65644	1,338	\$139	747	\$78	689	\$133	\$350
1115	65645	51	\$157	28	\$87	26	\$136	\$379
1116	65646	1,284	\$131	718	\$74	669	\$124	\$330
1117	65647	1,275	\$129	711	\$77	652	\$129	\$335
1118	65648	2,755	\$154	1,680	\$76	1,550	\$136	\$365
1119	65649	889	\$128	487	\$71	416	\$119	\$318
1120	65650	800	\$123	440	\$69	361	\$123	\$316
1121	65652	1,602	\$140	962	\$77	880	\$128	\$345
1122	65653	2,552	\$141	1,675	\$80	1,550	\$128	\$349
1123	65654	79	\$130	57	\$78	49	\$128	\$337
1124	65655	1,843	\$130	1,030	\$83	914	\$135	\$348
1125	65656	2,607	\$140	1,490	\$82	1,396	\$132	\$354
1126	65657	89	\$126	58	\$85	55	\$136	\$347
1127	65658	411	\$119	254	\$75	234	\$122	\$316
1128	65659	183	\$140	91	\$73	81	\$126	\$340
1129	65660	174	\$128	94	\$78	85	\$120	\$327
1130	65661	1,724	\$130	975	\$74	876	\$124	\$329
1131	65662	746	\$128	374	\$83	326	\$136	\$347
1132	65663	922	\$135	527	\$80	453	\$136	\$351
1133	65664	101	\$135	67	\$84	63	\$136	\$355
1134	65666	63	\$121	35	\$61	25	\$108	\$289
1135	65667	1,902	\$130	1,088	\$83	931	\$136	\$349
1136	65668	935	\$130	560	\$80	518	\$129	\$339
1137	65669	960	\$141	555	\$72	519	\$120	\$333
1138	65672	2,403	\$144	1,549	\$81	1,479	\$135	\$360
1139	65673	10	\$100	2	\$63	2	\$105	\$267
1140	65674	1,550	\$122	822	\$70	699	\$124	\$316
1141	65675	95	\$121	59	\$78	60	\$115	\$315
1142	65676	261	\$128	140	\$80	126	\$133	\$341
1143	65677	102	\$118	54	\$73	50	\$118	\$309
1144	65679	719	\$141	387	\$74	378	\$129	\$345
1145	65680	466	\$137	269	\$76	245	\$126	\$340
1146	65681	856	\$149	549	\$79	496	\$129	\$357
1147	65682	1,390	\$127	898	\$70	761	\$115	\$311
1148	65684	18	\$126	11	\$59	9	\$99	\$284
1149	65685	499	\$127	247	\$74	223	\$128	\$329
1150	65686	1,962	\$147	1,592	\$81	1,495	\$131	\$360

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1151	65688	51	\$125	25	\$77	24	\$119	\$321
1152	65689	2,926	\$126	1,732	\$75	1,559	\$119	\$321
1153	65690	261	\$116	148	\$70	135	\$119	\$305
1154	65691	6	\$102	0	.	1	\$75	.
1155	65692	728	\$133	383	\$70	349	\$126	\$329
1156	65701	112	\$143	67	\$82	59	\$159	\$384
1157	65702	248	\$120	121	\$72	117	\$123	\$315
1158	65703	18	\$124	11	\$76	10	\$118	\$317
1159	65704	2,274	\$129	1,324	\$75	1,240	\$127	\$331
1160	65705	2,289	\$123	1,389	\$76	1,295	\$132	\$331
1161	65706	6,453	\$143	4,022	\$85	3,742	\$138	\$366
1162	65707	1,572	\$127	841	\$78	784	\$130	\$336
1163	65708	5,835	\$141	3,900	\$82	3,606	\$132	\$355
1164	65710	600	\$154	330	\$83	306	\$138	\$374
1165	65711	5,672	\$132	3,451	\$78	3,126	\$128	\$338
1166	65712	4,019	\$129	2,586	\$80	2,344	\$131	\$340
1167	65713	1,444	\$142	807	\$86	736	\$141	\$369
1168	65714	6,136	\$149	4,464	\$87	4,270	\$141	\$377
1169	65715	108	\$130	67	\$80	61	\$140	\$351
1170	65717	1,270	\$129	611	\$76	559	\$127	\$332
1171	65718	70	\$130	41	\$60	37	\$106	\$297
1172	65719	72	\$126	43	\$55	42	\$94	\$275
1173	65720	392	\$128	191	\$68	175	\$124	\$321
1174	65721	6,821	\$147	4,669	\$85	4,476	\$139	\$371
1175	65722	815	\$135	430	\$77	386	\$127	\$339
1176	65723	2,199	\$135	1,343	\$75	1,239	\$125	\$335
1177	65724	757	\$124	499	\$67	453	\$114	\$305
1178	65725	1,252	\$151	792	\$81	745	\$136	\$368
1179	65726	349	\$185	205	\$97	189	\$166	\$449
1180	65727	259	\$129	162	\$69	137	\$122	\$320
1181	65728	63	\$136	33	\$89	36	\$154	\$380
1182	65729	158	\$119	104	\$77	93	\$127	\$324
1183	65730	135	\$113	86	\$71	85	\$111	\$295
1184	65731	130	\$141	62	\$91	58	\$137	\$369
1185	65732	507	\$119	265	\$80	247	\$132	\$331
1186	65733	259	\$132	138	\$82	140	\$130	\$344
1187	65734	1,862	\$132	1,095	\$80	998	\$129	\$341
1188	65735	191	\$126	115	\$74	102	\$114	\$313
1189	65737	2,509	\$155	1,649	\$87	1,565	\$139	\$381
1190	65738	5,629	\$168	3,892	\$72	3,697	\$148	\$387
1191	65739	370	\$143	198	\$76	183	\$132	\$351
1192	65740	781	\$138	506	\$73	458	\$125	\$336
1193	65741	36	\$154	18	\$78	18	\$144	\$376
1194	65742	5,100	\$147	3,470	\$83	3,309	\$139	\$370
1195	65744	92	\$142	50	\$82	43	\$134	\$358
1196	65745	1,044	\$138	596	\$83	552	\$138	\$359
1197	65746	3,191	\$138	1,792	\$78	1,703	\$130	\$346
1198	65747	2,023	\$126	1,376	\$74	1,273	\$123	\$324
1199	65751	57	\$129	32	\$65	36	\$118	\$312
1200	65752	361	\$127	202	\$71	180	\$116	\$315

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
1201	65753	1,536	\$136	926	\$73	875	\$127	\$335
1202	65754	259	\$135	159	\$81	151	\$130	\$345
1203	65755	386	\$122	190	\$78	205	\$121	\$321
1204	65756	381	\$131	190	\$76	172	\$128	\$334
1205	65757	3,243	\$154	2,132	\$76	2,001	\$140	\$370
1206	65758	51	\$139	22	\$79	22	\$130	\$348
1207	65759	521	\$146	297	\$74	284	\$119	\$338
1208	65760	343	\$125	192	\$69	172	\$120	\$314
1209	65761	708	\$126	431	\$74	382	\$120	\$320
1210	65762	257	\$134	166	\$78	144	\$132	\$344
1211	65764	515	\$135	266	\$77	236	\$125	\$337
1212	65765	64	\$134	45	\$72	43	\$132	\$338
1213	65766	64	\$115	31	\$60	31	\$90	\$266
1214	65767	1,034	\$128	582	\$77	516	\$132	\$337
1215	65768	252	\$123	139	\$65	128	\$111	\$299
1216	65769	1,568	\$131	958	\$80	860	\$129	\$340
1217	65770	1,659	\$148	986	\$70	909	\$131	\$349
1218	65771	417	\$144	215	\$76	200	\$129	\$349
1219	65772	1,131	\$126	622	\$79	576	\$129	\$335
1220	65773	330	\$122	180	\$74	165	\$125	\$321
1221	65774	714	\$127	400	\$76	353	\$121	\$324
1222	65775	11,715	\$140	6,672	\$74	6,121	\$124	\$338
1223	65776	56	\$139	25	\$53	34	\$95	\$287
1224	65777	192	\$135	97	\$62	87	\$110	\$306
1225	65778	306	\$123	177	\$71	150	\$125	\$319
1226	65779	1,260	\$128	716	\$68	625	\$117	\$314
1227	65781	3,358	\$161	2,231	\$78	2,109	\$140	\$379
1228	65783	154	\$125	85	\$73	77	\$122	\$321
1229	65784	60	\$143	36	\$72	31	\$120	\$335
1230	65785	3,173	\$124	1,924	\$81	1,693	\$128	\$333
1231	65786	1,022	\$145	575	\$79	524	\$141	\$365
1232	65787	591	\$148	374	\$79	344	\$132	\$358
1233	65788	245	\$142	107	\$81	96	\$139	\$363
1234	65789	900	\$135	456	\$67	404	\$122	\$324
1235	65790	453	\$136	237	\$68	228	\$118	\$322
1236	65791	2,630	\$127	1,503	\$75	1,337	\$131	\$333
1237	65792	8	\$132	5	\$92	5	\$133	\$358
1238	65793	3,457	\$135	1,869	\$76	1,667	\$129	\$340
1239	65800	102	\$180	69	\$88	64	\$159	\$426
1240	65801	889	\$201	583	\$84	564	\$181	\$466
1241	65802	17,680	\$173	11,850	\$68	11,088	\$148	\$389
1242	65803	20,408	\$171	13,374	\$67	12,514	\$142	\$379
1243	65804	25,935	\$176	21,337	\$78	20,251	\$160	\$414
1244	65805	253	\$178	171	\$84	157	\$172	\$434
1245	65806	3,407	\$186	2,158	\$70	2,010	\$154	\$410
1246	65807	28,894	\$177	22,881	\$77	21,759	\$158	\$412
1247	65808	526	\$184	404	\$96	401	\$181	\$461
1248	65809	305	\$175	264	\$84	253	\$165	\$424
1249	65810	397	\$192	362	\$77	351	\$153	\$422
1250	99999	18,833	\$187	10,743	\$103	9,961	\$172	\$462



MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN BY COVERAGE  
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

OBS	ZIP	LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM	TOTAL AVERAGE PREMIUM
		=====		=====		=====		
		3,059,599	\$181.31	2,217,272	\$ 92.03	2,072,743	\$167.23	\$440.57

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
ALL COVERAGES BY COMPANY

OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
1	AETNA CASUALTY AND SURETY COMPANY	223.44	174.24	95.76	493.44
2	ALLIANCE ASSURANCE COMPANY LTD	250.35	299.24	178.95	728.53
3	ALLIED MUTUAL INS CO	134.12	137.77	85.77	357.66
4	ALLIED PROPERTY & CASUALTY INS CO	136.62	135.88	83.03	355.54
5	ALLSTATE INDEMNITY COMPANY	409.33	344.58	162.16	916.06
6	ALLSTATE INSURANCE COMPANY	184.54	176.27	92.86	453.66
7	AMCO INSURANCE COMPANY	169.14	157.42	85.76	412.33
8	AMERICAN ALLIANCE INSURANCE COMPANY	86.77	93.64	60.95	241.36
9	AMERICAN AND FOREIGN INSURANCE CO	130.99	161.92	85.12	378.03
10	AMERICAN CASUALTY CO OF READING PA	182.38	172.63	104.49	459.50
11	AMERICAN ECONOMY INSURANCE COMPANY	104.95	137.94	79.96	322.85
12	AMERICAN EMPLOYERS INSURANCE CO	317.88	217.19	127.22	662.29
13	AMERICAN FAMILY MUTUAL INS CO	156.69	164.94	112.33	433.96
14	AMERICAN FIRE & CASUALTY COMPANY	186.25	177.48	82.24	445.98
15	AMERICAN FIRE AND INDEMNITY COMPANY	234.98	152.84	77.53	465.34
16	AMERICAN HARDWARE MUTUAL INS CO	73.50	57.27	44.00	174.76
17	AMERICAN INDEMNITY COMPANY	333.53	225.21	104.10	662.84
18	AMERICAN INSURANCE COMPANY THE	399.28	207.76	127.94	734.98
19	AMERICAN MANUFACTURERS MUTUAL INS CO	211.78	181.53	93.14	486.46
20	AMERICAN MOTORISTS INSURANCE CO	239.48	203.86	98.60	541.95
21	AMERICAN NATIONAL FIRE INSURANCE CO	155.83	269.64	120.18	545.64
22	AMERICAN NATIONAL GENERAL INS CO	327.20	292.14	135.28	754.61
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	160.15	151.77	78.72	390.63
24	AMERICAN PROTECTION INSURANCE CO	215.74	161.56	102.39	479.70
25	AMERICAN STANDARD INS CO OF WISCONSIN	359.54	409.81	208.61	977.97
26	AMERICAN STATES INSURANCE COMPANY	118.73	152.98	85.03	356.74
27	AMERICAN STATES PREFERRED INS CO	119.96	117.08	67.89	304.93
28	AMERISURE INSURANCE COMPANY	197.95	177.64	130.35	505.94
29	AMICA MUTUAL INSURANCE COMPANY	311.84	219.67	145.19	676.70
30	ASSOCIATED INDEMNITY CORPORATION	273.98	154.55	99.98	528.50
31	ASSURANCE COMPANY OF AMERICA	128.98	142.39	61.54	332.91
32	ATLANTA CASUALTY COMPANY	295.59	428.95	185.85	910.39
33	ATLANTIC INSURANCE COMPANY	347.28	498.00	151.22	996.50
34	AUTO OWNERS INSURANCE CO MUTUAL	83.88	182.99	116.66	383.53
35	AUTOMOBILE CLUB INTER-INS EXCHANGE	150.27	152.01	81.08	383.36
36	AUTOMOBILE INS CO OF HARTFORD CT	320.02	253.38	143.39	716.79
37	BANKERS STANDARD INSURANCE COMPANY	201.71	157.82	84.47	444.00
38	BOSTON OLD COLONY INSURANCE COMPANY	210.23	132.09	100.29	442.60
39	CALIFORNIA COMPENSATION INS CO	417.84	404.58	253.32	1075.74
40	CAMDEN FIRE INSURANCE ASSOCIATION	132.00	193.00	151.00	476.00
41	CAMERON MUTUAL INSURANCE COMPANY	139.74	134.28	77.60	351.63
42	CASUALTY RECIPROCAL EXCHANGE	215.32	234.41	91.95	541.67
43	CHARTER OAK FIRE INSURANCE CO THE	396.94	275.71	199.45	872.10
44	CIGNA INSURANCE COMPANY	157.26	146.98	95.99	400.22
45	CIM INSURANCE CORPORATION	.	390.62	224.62	.
46	CITY INSURANCE COMPANY	121.00	-164.50	-135.50	-179.00
47	COLONIAL INSURANCE CO OF CALIFORNIA	446.65	410.73	177.67	1035.05
48	COLONIAL PENN FRANKLIN INSURANCE CO	182.08	126.84	43.03	351.95
49	COLONIAL PENN INSURANCE COMPANY	254.01	147.22	48.39	449.62
50	COLUMBIA MUTUAL INSURANCE COMPANY	130.40	144.12	91.64	366.16

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
ALL COVERAGES BY COMPANY

OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
51	COMMERCIAL UNION INSURANCE COMPANY	663.00	354.00	37.50	1054.50
52	CONTINENTAL INSURANCE COMPANY THE	193.77	150.32	98.86	442.95
53	CONTINENTAL WESTERN INSURANCE CO	186.24	184.73	96.12	467.09
54	COUNTRY PREFERRED INSURANCE COMPANY	180.32	156.94	103.73	440.99
55	CRITERION CASUALTY COMPANY	253.48	434.33	196.28	884.09
56	CUMIS INSURANCE SOCIETY INC	295.15	181.29	61.06	537.50
57	DAIRYLAND INSURANCE COMPANY	457.23	429.77	250.17	1137.17
58	DEPOSITORS INSURANCE COMPANY	152.78	167.64	99.12	419.55
59	DIXIE INSURANCE COMPANY	455.11	579.51	345.80	1380.43
60	ECONOMY FIRE & CASUALTY COMPANY	221.63	168.47	131.46	521.56
61	EMCASCO INSURANCE COMPANY	173.60	202.74	128.18	504.52
62	EMPLOYERS MUTUAL CASUALTY COMPANY	252.87	281.72	159.79	694.38
63	EQUITY MUTUAL INSURANCE COMPANY	198.37	213.58	87.76	499.71
64	FARM BUREAU TOWN & COUNTRY INS CO OF MO	172.23	365.65	222.97	760.85
65	FARMERS ALLIANCE MUTUAL INS CO	190.01	158.24	85.92	434.17
66	FARMERS AND MERCHANTS INSURANCE CO	167.20	130.71	88.71	386.61
67	FARMERS INSURANCE COMPANY INC	183.99	164.46	90.31	438.76
68	FARMLAND MUTUAL INSURANCE COMPANY	175.08	201.18	130.41	506.66
69	FEDERAL INSURANCE COMPANY	152.54	199.93	114.15	466.63
70	FEDERAL KEMPER INSURANCE COMPANY	108.58	95.12	67.72	271.42
71	FEDERATED MUTUAL INSURANCE COMPANY	97.78	169.34	91.17	358.28
72	FIDELITY AND CASUALTY CO OF NY	209.85	135.51	103.46	448.82
73	FIDELITY AND GUARANTY INS UNDERWRITERS	192.31	157.63	89.39	439.33
74	FIDELITY AND GUARANTY INSURANCE COMPANY	224.67	187.20	96.98	508.85
75	FIREMANS FUND INS CO OF WISCONSIN	135.00	52.00	40.00	227.00
76	FIREMANS FUND INSURANCE COMPANY	314.27	199.84	100.12	614.23
77	FIREMENS INS CO OF NEWARK, NEW JERSEY	203.24	173.34	104.92	481.49
78	FIRST NATIONAL INS CO OF AMERICA	375.21	360.62	163.09	898.92
79	GEICO GENERAL INS CO	224.83	195.30	97.93	518.06
80	GEICO INDEMNITY COMPANY	324.30	457.09	214.87	996.26
81	GENERAL ACCIDENT INS CO OF AMERICA	232.47	233.02	127.28	592.76
82	GENERAL CASUALTY CO OF WISCONSIN	186.14	137.04	109.74	432.92
83	GLENS FALLS INSURANCE COMPANY THE	156.00	92.50	59.50	308.00
84	GOVERNMENT EMPLOYEES INSURANCE CO	207.69	188.46	93.28	489.42
85	GREAT NORTHERN INSURANCE COMPANY	123.71	132.78	82.22	338.71
86	GRINNELL MUTUAL REINSURANCE COMPANY	126.27	132.43	83.30	342.00
87	GROUP CASUALTY UNDERWRITERS INS CO	226.20	162.14	43.18	431.53
88	GULF INSURANCE COMPANY	147.18	208.97	77.44	433.60
89	HANOVER INSURANCE COMPANY THE	264.12	283.61	164.56	712.30
90	HARTFORD ACCIDENT & INDEMNITY CO	437.56	221.50	111.46	770.52
91	HARTFORD CASUALTY INSURANCE COMPANY	296.64	159.47	84.04	540.16
92	HARTFORD FIRE INSURANCE COMPANY	257.96	128.58	67.45	453.99
93	HAWKEYE SECURITY INSURANCE COMPANY	355.69	175.40	100.50	631.59
94	HOME INDEMNITY COMPANY THE	-8.50	269.50	199.00	460.00
95	HOME INSURANCE COMPANY THE	203.40	171.97	172.37	547.75
96	HORACE MANN INSURANCE COMPANY	155.15	140.69	91.43	387.27
97	INDEMNITY INS CO OF NORTH AMERICA	758.35	586.29	624.09	1968.73
98	INSURANCE COMPANY OF NORTH AMERICA	214.90	212.13	124.02	551.04
99	INTERNATIONAL INDEMNITY COMPANY	87.59	315.70	79.28	482.56
100	INTERNATIONAL INSURANCE COMPANY	607.07	562.24	328.16	1497.47

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
ALL COVERAGES BY COMPANY

OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
101	J C PENNEY CASUALTY INSURANCE CO	212.28	211.72	113.16	537.15
102	KANSAS CITY FIRE & MARINE INS CO	163.50	95.00	44.00	302.50
103	LEADER NATIONAL INSURANCE CO	232.44	465.58	221.31	919.33
104	LIBERTY MUTUAL FIRE INSURANCE CO	277.91	205.10	63.32	546.33
105	LUMBERMENS MUTUAL CASUALTY CO	200.33	157.22	77.14	434.69
106	MARYLAND CASUALTY COMPANY	158.24	153.22	65.27	376.73
107	MASSACHUSETTS BAY INS CO	344.67	351.33	199.16	895.15
108	MAYFLOWER INSURANCE COMPANY LTD., THE	238.59	170.75	100.44	509.78
109	METROPOLITAN CASUALTY INS CO	159.23	128.02	64.22	351.47
110	METROPOLITAN GENERAL INS CO	322.95	295.14	154.36	772.45
111	METROPOLITAN PROPERTY & LIABILITY INS C	197.14	160.02	77.95	435.11
112	MICHIGAN MUTUAL INSURANCE COMPANY	192.52	174.50	128.68	495.69
113	MID CENTURY INSURANCE COMPANY	383.68	360.74	306.92	1051.33
114	MIDWESTERN INSURANCE COMPANY	393.26	392.90	297.07	1083.23
115	MILLERS GENERAL INSURANCE COMPANY	168.66	123.30	86.04	378.01
116	MILLERS MUTUAL INS ASSN OF ILLINOIS	203.81	144.93	98.44	447.18
117	MONTGOMERY WARD INSURANCE COMPANY	128.11	134.79	74.86	337.76
118	MOTORS INSURANCE CORPORATION	.	418.49	264.89	.
119	NATIONAL FIRE INS CO OF HARTFORD	262.69	263.87	148.34	674.89
120	NATIONAL GENERAL INS CO	120.20	135.78	89.96	345.94
121	NATIONAL SURETY CORPORATION	616.50	311.74	180.84	1109.08
122	NATIONWIDE AGRIBUSINESS INS CO	201.78	221.12	141.37	564.27
123	NATIONWIDE GENERAL INSURANCE CO	192.98	190.14	113.67	496.78
124	NATIONWIDE MUTUAL FIRE INSURANCE CO	193.91	186.41	88.34	468.65
125	NATIONWIDE MUTUAL INSURANCE COMPANY	191.68	189.76	89.07	470.51
126	NATIONWIDE PROPERTY & CASUALTY INS CO	268.78	285.74	135.38	689.90
127	NEW YORK UNDERWRITERS INSURANCE CO	216.63	106.11	46.81	369.54
128	NIAGARA FIRE INSURANCE COMPANY	299.92	256.78	143.32	700.02
129	NORTH RIVER INSURANCE COMPANY THE	391.09	350.38	341.36	1082.83
130	NORTHERN ASSURANCE CO OF AMERICA	187.55	156.78	93.18	437.52
131	NORTHERN INSURANCE CO OF NEW YORK	277.41	141.32	68.16	486.89
132	NWNL GENERAL INSURANCE COMPANY	206.50	183.52	119.97	509.99
133	OHIO CASUALTY INSURANCE COMPANY	311.26	270.53	108.65	690.43
134	OMAHA PROPERTY AND CASUALTY INS CO	155.49	142.89	82.40	380.78
135	PACIFIC INDEMNITY COMPANY	54.33	70.00	25.00	149.33
136	PENNSYLVANIA GENERAL INSURANCE CO	174.54	167.45	99.17	441.16
137	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	173.34	173.60	107.91	454.85
138	PHOENIX INSURANCE COMPANY THE	190.63	198.15	119.94	508.72
139	PRAIRIE STATE FARMERS INSURANCE ASSOC	160.22	117.87	74.45	352.54
140	PREFERRED RISK MUTUAL INSURANCE CO	159.70	162.67	57.98	380.35
141	PRINCIPAL CASUALTY INS CO	374.73	472.11	188.77	1035.60
142	PROVIDENCE WASHINGTON INSURANCE CO	283.49	241.81	168.69	693.99
143	PRUDENTIAL GENERAL INS CO	222.43	157.46	94.55	474.44
144	PRUDENTIAL PROPERTY & CASUALTY INS CO	183.17	132.51	78.47	394.15
145	REGENT INSURANCE COMPANY	120.60	103.98	78.60	303.18
146	ROYAL INDEMNITY COMPANY	138.77	167.29	77.06	383.11
147	ROYAL INSURANCE COMPANY OF AMERICA	190.79	234.89	114.97	540.64
148	SAFECO INSURANCE CO OF AMERICA	164.49	163.75	88.11	416.35
149	SAFECO NATIONAL INSURANCE COMPANY	202.04	197.78	106.17	506.00
150	SAFEGUARD INSURANCE COMPANY	138.64	150.68	75.03	364.35

MISSOURI DIVISION OF INSURANCE  
1988 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
ALL COVERAGES BY COMPANY

OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
151	SEA INSURANCE COMPANY LIMITED	16.52	129.86	172.00	318.38
152	SECURA INSURANCE A MUTUAL COMPANY	142.51	158.74	99.45	400.70
153	SELECT INSURANCE COMPANY	122.47	173.44	62.11	358.02
154	SENTRY INSURANCE A MUTUAL COMPANY	186.06	138.26	102.29	426.60
155	SHELTER GENERAL INS CO	296.61	252.92	135.95	685.49
156	SHELTER MUTUAL INSURANCE CO	150.01	129.16	78.59	357.76
157	STANDARD FIRE INSURANCE COMPANY	459.37	395.83	182.89	1038.09
158	STATE AUTO PROPERTY & CASUALTY INS CO	141.10	186.84	104.90	432.83
159	STATE AUTOMOBILE & CAS UNDERWRITERS INC	81.63	181.44	82.80	345.87
160	STATE AUTOMOBILE MUTUAL INS CO	253.40	300.28	162.25	715.92
161	STATE FARM FIRE AND CASUALTY CO	265.39	255.17	124.88	645.43
162	STATE FARM MUTUAL AUTOMOBILE INS CO	163.86	152.08	78.36	394.30
163	SUN INSURANCE OFFICE LIMITED	103.81	129.26	81.28	314.35
164	TEACHERS INSURANCE COMPANY	177.04	236.54	159.92	573.51
165	TEXAS GENERAL INDEMNITY COMPANY	175.37	127.38	79.63	382.37
166	TRANSAMERICA INSURANCE COMPANY	109.76	169.02	84.13	362.91
167	TRANSAMERICA PREMIER INSURANCE COMPANY	177.97	437.43	277.14	892.53
168	TRAVELERS INDEMNITY CO OF AMERICA	228.29	200.66	121.67	550.62
169	TRAVELERS INDEMNITY COMPANY	245.32	221.21	142.59	609.13
170	TRI STATE INSURANCE COMPANY	274.89	253.20	161.51	689.59
171	TWIN CITY FIRE INSURANCE COMPANY	723.00			
172	UNION MUTUAL INSURANCE CO OF PROVIDENCE		96.00	58.00	
173	UNITED SECURITY INSURANCE COMPANY	271.07	149.04	77.19	497.29
174	UNITED SERVICES AUTOMOBILE ASSOCIATION	196.06	195.56	70.98	462.59
175	UNITED STATES FIDELITY & GUARANTY CO	313.10	216.50	107.01	636.61
176	UNITED STATES FIRE INSURANCE CO	86.60	0.00	160.00	246.60
177	USAA CASUALTY INSURANCE COMPANY	237.60	268.26	94.90	600.76
178	VALLEY FORGE INSURANCE COMPANY	187.49	189.14	110.41	487.04
179	VIGILANT INSURANCE COMPANY	120.35	156.06	94.95	371.36
180	WAUSAU UNDERWRITERS INS CO	316.33	465.04	240.95	1022.32
181	WEST AMERICAN INSURANCE COMPANY	225.24	206.43	92.74	524.41
182	WINDSOR INSURANCE COMPANY	311.61	1188.55	414.90	1915.06
183	WORLDWIDE UNDERWRITERS INSURANCE COMPAN	285.21	453.51	221.72	960.44

MISSOURI DIVISION OF INSURANCE  
1987 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
ALL COVERAGES BY COMPANY

OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
1	AETNA CASUALTY AND SURETY COMPANY	203.98	161.62	87.33	452.94
2	ALLIANCE ASSURANCE COMPANY LTD	223.17	331.52	177.66	732.34
3	ALLIED MUTUAL INS CO	113.95	130.80	76.33	321.08
4	ALLIED PROPERTY & CASUALTY INS CO	127.68	133.13	74.82	335.63
5	ALLSTATE INDEMNITY COMPANY	396.88	331.72	177.91	906.51
6	ALLSTATE INSURANCE COMPANY	173.96	161.07	102.11	437.14
7	AMCO INSURANCE COMPANY	220.34	242.53	106.87	569.74
8	AMERICAN ALLIANCE INSURANCE COMPANY	51.69	.	.	.
9	AMERICAN AND FOREIGN INSURANCE CO	197.84	189.47	73.38	460.70
10	AMERICAN AUTOMOBILE INSURANCE CO	320.00	196.67	175.33	692.00
11	AMERICAN CASUALTY CO OF READING PA	173.10	174.25	77.63	424.98
12	AMERICAN ECONOMY INSURANCE COMPANY	168.43	162.88	93.83	425.13
13	AMERICAN FAMILY MUTUAL INS CO	149.71	156.02	106.17	411.90
14	AMERICAN FIRE & CASUALTY COMPANY	96.50	173.36	82.70	352.55
15	AMERICAN FIRE AND INDEMNITY COMPANY	204.13	171.38	85.59	461.10
16	AMERICAN HARDWARE MUTUAL INS CO	119.67	76.26	54.30	250.23
17	AMERICAN INDEMNITY COMPANY	343.00	224.61	104.44	672.06
18	AMERICAN INSURANCE COMPANY THE	346.88	218.12	129.60	694.60
19	AMERICAN MANUFACTURERS MUTUAL INS CO	212.22	180.52	113.17	505.91
20	AMERICAN MOTORISTS INSURANCE CO	243.39	202.74	107.36	553.49
21	AMERICAN NATIONAL FIRE INSURANCE CO	67.35	.	.	.
22	AMERICAN NATIONAL GENERAL INS CO	335.70	934.04	290.61	1560.35
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	102.96	225.91	101.77	430.65
24	AMERICAN PROTECTION INSURANCE CO	238.81	155.75	99.93	494.49
25	AMERICAN STANDARD INS CO OF WISCONSIN	338.67	412.44	213.78	964.90
26	AMERICAN STATES INSURANCE COMPANY	183.50	164.01	93.05	440.56
27	AMERICAN STATES PREFERRED INS CO	120.67	123.06	71.10	314.83
28	AMICA MUTUAL INSURANCE COMPANY	287.80	210.42	134.74	632.97
29	ASSOCIATED INDEMNITY CORPORATION	231.89	159.79	111.78	503.47
30	ASSURANCE COMPANY OF AMERICA	126.39	154.80	69.18	350.37
31	ATLANTIC INSURANCE COMPANY	326.94	361.99	132.55	821.47
32	ATLAS INSURANCE COMPANY	252.87	451.00	110.97	814.84
33	AUTO OWNERS INSURANCE CO MUTUAL	41.46	87.22	54.95	183.63
34	AUTOMOBILE CLUB INTER-INS EXCHANGE	144.81	142.75	85.19	372.75
35	AUTOMOBILE INS CO OF HARTFORD CT	297.64	245.26	137.24	680.14
36	BANKERS STANDARD INSURANCE COMPANY	170.58	142.20	71.35	384.14
37	CALIFORNIA COMPENSATION INS CO	311.18	329.34	180.33	820.85
38	CAMDEN FIRE INSURANCE ASSOCIATION	132.00	193.00	150.00	475.00
39	CAMERON MUTUAL INSURANCE COMPANY	136.42	128.48	71.22	336.12
40	CASUALTY RECIPROCAL EXCHANGE	206.65	254.72	99.88	561.24
41	CHARTER OAK FIRE INSURANCE CO THE	361.80	216.08	162.70	740.58
42	CIGNA INSURANCE COMPANY	152.47	144.51	87.17	384.14
43	CIM INSURANCE CORPORATION	.	363.23	179.44	.
44	CITY INSURANCE COMPANY	535.25	511.00	338.64	1384.89
45	COLONIAL INSURANCE CO OF CALIFORNIA	393.83	537.46	151.14	1082.42
46	COLONIAL PENN INSURANCE COMPANY	239.72	131.74	43.30	414.76
47	COLUMBIA MUTUAL INSURANCE COMPANY	126.50	138.03	88.34	352.87
48	CONTINENTAL INSURANCE COMPANY THE	189.43	167.06	112.24	468.73
49	CONTINENTAL WESTERN INSURANCE CO	182.26	164.63	88.91	435.81
50	COUNTRY PREFERRED INSURANCE COMPANY	200.88	204.65	142.55	548.08

MISSOURI DIVISION OF INSURANCE  
1987 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
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OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
51	CRITERION CASUALTY COMPANY	100.16	125.00	47.76	272.92
52	CUMIS INSURANCE SOCIETY INC	276.62	160.27	54.35	491.25
53	DAIRYLAND INSURANCE COMPANY	470.01	476.60	257.55	1204.16
54	DEPOSITORS INSURANCE COMPANY	140.95	141.26	82.19	364.40
55	DIXIE INSURANCE COMPANY	457.56	663.97	485.91	1607.43
56	ECONOMY FIRE & CASUALTY COMPANY	196.12	159.50	130.86	486.48
57	EMCASCO INSURANCE COMPANY	175.74	195.07	122.27	493.09
58	EMPLOYERS MUTUAL CASUALTY COMPANY	246.18	270.81	152.54	669.53
59	EQUITY MUTUAL INSURANCE COMPANY	186.54	228.88	97.35	512.77
60	FARM BUREAU TOWN & COUNTRY INS CO OF MO	169.07	194.16	117.50	480.72
61	FARMERS ALLIANCE MUTUAL INS CO	164.43	203.05	107.84	475.32
62	FARMERS AND MERCHANTS INSURANCE CO	161.09	129.04	86.43	376.57
63	FARMERS INSURANCE COMPANY INC	218.02	171.59	98.30	487.92
64	FARMLAND MUTUAL INSURANCE COMPANY	165.71	185.31	115.00	466.02
65	FEDERAL INSURANCE COMPANY	132.96	185.54	105.63	424.13
66	FEDERAL KEMPER INSURANCE COMPANY	118.02	99.70	67.70	285.43
67	FEDERATED MUTUAL INSURANCE COMPANY	90.97	148.83	85.82	325.62
68	FIDELITY AND CASUALTY CO OF NY	217.66	146.82	113.61	478.08
69	FIDELITY AND GUARANTY INS UNDERWRITERS	174.29	146.20	76.75	397.24
70	FIDELITY AND GUARANTY INSURANCE COMPANY	202.93	177.86	90.55	471.34
71	FIREMANS FUND INS CO OF WISCONSIN	185.00	104.00	66.00	355.00
72	FIREMANS FUND INSURANCE COMPANY	281.59	244.81	109.19	635.59
73	FIREMENS INS CO OF NEWARK, NEW JERSEY	197.33	171.21	109.54	478.08
74	FIRST NATIONAL INS CO OF AMERICA	344.49	341.59	153.71	839.80
75	FORUM INSURANCE COMPANY	70.00	40.00	10.00	120.00
76	GEICO GENERAL INS CO	104.13	106.26	57.33	267.72
77	GEICO INDEMNITY COMPANY	165.45	206.35	99.56	471.36
78	GENERAL ACCIDENT INS CO OF AMERICA	231.99	220.52	126.97	579.48
79	GENERAL CASUALTY CO OF WISCONSIN	221.08	195.66	124.03	540.77
80	GLENS FALLS INSURANCE COMPANY THE	140.50	124.00	81.00	345.50
81	GOVERNMENT EMPLOYEES INSURANCE CO	164.16	169.85	79.30	413.31
82	GREAT AMERICAN INSURANCE COMPANY	46.33	.	.	.
83	GREAT NORTHERN INSURANCE COMPANY	118.85	178.88	116.50	414.22
84	GROUP CASUALTY UNDERWRITERS INS CO	231.48	358.40	86.19	676.08
85	GULF INSURANCE COMPANY	187.55	212.19	77.78	477.52
86	HANOVER INSURANCE COMPANY THE	290.77	286.00	137.69	714.46
87	HARTFORD ACCIDENT & INDEMNITY CO	422.25	216.07	110.31	748.63
88	HARTFORD CASUALTY INSURANCE COMPANY	277.51	151.72	79.91	509.13
89	HARTFORD FIRE INSURANCE COMPANY	228.24	129.03	69.64	426.90
90	HAWKEYE SECURITY INSURANCE COMPANY	287.48	170.13	106.42	564.03
91	HOME INDEMNITY COMPANY THE	365.95	258.94	134.55	759.44
92	HOME INSURANCE COMPANY THE	196.99	161.31	157.47	515.76
93	HORACE MANN INSURANCE COMPANY	126.64	130.69	89.22	346.55
94	INDEMNITY INS CO OF NORTH AMERICA	668.13	492.88	400.83	1561.84
95	INSURANCE COMPANY OF NORTH AMERICA	221.76	218.62	119.51	559.89
96	INTERNATIONAL INDEMNITY COMPANY	79.30	405.85	97.72	582.88
97	J C PENNEY CASUALTY INSURANCE CO	210.43	197.81	103.16	511.40
98	KANSAS CITY FIRE & MARINE INS CO	246.00	.	.	.
99	LEADER NATIONAL INSURANCE CO	218.74	501.09	248.37	968.21
100	LIBERTY MUTUAL FIRE INSURANCE CO	234.60	208.76	64.32	507.68

MISSOURI DIVISION OF INSURANCE  
1987 AUTOMOBILE ANALYSIS  
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OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
101	LUMBERMENS MUTUAL CASUALTY CO	200.44	168.85	89.58	458.86
102	MARYLAND CASUALTY COMPANY	175.56	193.31	83.48	452.35
103	MASSACHUSETTS BAY INS CO	366.78	384.47	200.26	951.51
104	MAYFLOWER INSURANCE COMPANY LTD., THE	230.12	177.12	103.45	510.69
105	METROPOLITAN CASUALTY INS CO	127.44	113.81	75.49	316.75
106	METROPOLITAN GENERAL INS CO	291.78	256.41	148.00	696.19
107	METROPOLITAN PROPERTY & LIABILITY INS C	165.00	144.29	91.86	401.16
108	MID CENTURY INSURANCE COMPANY	349.40	394.31	317.52	1061.23
109	MIDWESTERN INSURANCE COMPANY	386.69	380.54	269.74	1036.98
110	MILLERS GENERAL INSURANCE COMPANY	155.01	124.33	90.87	370.21
111	MILLERS MUTUAL INS ASSN OF ILLINOIS	188.65	144.42	101.69	434.76
112	MONTGOMERY WARD INSURANCE COMPANY	110.93	124.74	61.46	297.14
113	MOTORS INSURANCE CORPORATION		348.11	213.67	
114	NATIONAL FIRE INS CO OF HARTFORD	258.87	241.42	104.77	605.05
115	NATIONAL GENERAL INS CO	118.06	126.06	83.88	327.99
116	NATIONAL SURETY CORPORATION	516.16	315.37	177.20	1008.72
117	NATIONWIDE AGRIBUSINESS INS CO	162.49	195.95	123.04	481.49
118	NATIONWIDE GENERAL INSURANCE CO	167.66	155.71	103.41	426.78
119	NATIONWIDE MUTUAL FIRE INSURANCE CO	164.15	167.59	82.75	414.48
120	NATIONWIDE MUTUAL INSURANCE COMPANY	161.95	168.46	85.02	415.42
121	NATIONWIDE PROPERTY & CASUALTY INS CO	235.49	260.46	127.51	623.46
122	NEW YORK UNDERWRITERS INSURANCE CO	207.12	108.38	53.22	368.72
123	NIAGARA FIRE INSURANCE COMPANY	310.04	249.24	145.84	705.12
124	NORTHERN INSURANCE CO OF NEW YORK	267.82	190.52	90.04	548.38
125	NWNL GENERAL INSURANCE COMPANY	184.37	161.22	105.03	450.62
126	OHIO CASUALTY INSURANCE COMPANY	176.92	269.14	106.97	553.02
127	OMAHA PROPERTY AND CASUALTY INS CO	150.45	136.00	77.28	363.74
128	PACIFIC INDEMNITY COMPANY	54.00	70.00	25.00	149.00
129	PENNSYLVANIA GENERAL INSURANCE CO	179.50	159.10	99.03	437.62
130	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	177.94	176.95	65.57	420.46
131	PHOENIX INSURANCE COMPANY THE	196.92	193.20	120.13	510.25
132	PREFERRED RISK MUTUAL INSURANCE CO	159.55	168.14	57.35	385.04
133	PRINCIPAL CASUALTY INS CO	388.25	456.99	182.51	1027.76
134	PRUDENTIAL GENERAL INS CO	196.38	85.63	137.54	419.54
135	PRUDENTIAL PROPERTY & CASUALTY INS CO	172.39	73.55	121.32	367.27
136	REGENT INSURANCE COMPANY	140.10	138.61	81.29	360.01
137	ROYAL INDEMNITY COMPANY	202.57	186.99	67.42	456.98
138	ROYAL INSURANCE COMPANY OF AMERICA	288.41	266.71	99.66	654.78
139	SAFECO INSURANCE CO OF AMERICA	162.54	156.48	85.66	404.68
140	SAFECO NATIONAL INSURANCE COMPANY	198.56	187.52	101.59	487.67
141	SAFEGUARD INSURANCE COMPANY	190.09	167.44	63.53	421.06
142	SEA INSURANCE COMPANY LIMITED	14.66	133.94	185.94	334.55
143	SECURA INSURANCE A MUTUAL COMPANY	130.23	159.18	94.69	384.10
144	SELECT INSURANCE COMPANY	145.80	168.46	63.78	378.05
145	SENTRY INSURANCE A MUTUAL COMPANY	169.41	153.33	111.10	433.84
146	SHELTER GENERAL INS CO	276.49	238.58	136.99	652.06
147	SHELTER MUTUAL INSURANCE CO	152.30	131.07	82.27	365.64
148	STANDARD FIRE INSURANCE COMPANY	441.80	359.65	174.30	975.75
149	STATE AUTOMOBILE & CAS UNDERWRITERS INC	69.44	134.47	65.06	268.97
150	STATE AUTOMOBILE MUTUAL INS CO	257.27	756.90	454.79	1468.96



MISSOURI DIVISION OF INSURANCE  
1987 AUTOMOBILE ANALYSIS  
AVERAGE PREMIUM WRITTEN  
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OBS	COMPANY NAME	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM	AVERAGE TOTAL PREMIUM
151	STATE FARM FIRE AND CASUALTY CO	274.19	266.92	136.90	678.01
152	STATE FARM MUTUAL AUTOMOBILE INS CO	158.21	151.76	81.00	390.97
153	SUN INSURANCE OFFICE LIMITED	86.45	116.73	72.03	275.21
154	TRANSAMERICA INSURANCE COMPANY	89.36	176.15	86.28	351.78
155	TRANSAMERICA PREMIER INSURANCE COMPANY	182.67	499.30	289.84	971.81
156	TRAVELERS INDEMNITY CO OF AMERICA	207.75	182.73	114.75	505.22
157	TRAVELERS INDEMNITY COMPANY	253.76	227.31	142.36	623.44
158	TRI STATE INSURANCE COMPANY	281.46	251.18	154.50	687.14
159	TWIN CITY FIRE INSURANCE COMPANY	873.60	480.00	238.67	1592.27
160	UNION MUTUAL INSURANCE CO OF PROVIDENCE	122.50	171.50	111.50	405.50
161	UNITED SECURITY INSURANCE COMPANY	246.13	157.39	86.13	489.66
162	UNITED SERVICES AUTOMOBILE ASSOCIATION	193.06	181.97	67.82	442.85
163	UNITED STATES FIDELITY & GUARANTY CO	285.82	203.79	95.53	585.13
164	USAA CASUALTY INSURANCE COMPANY	240.74	251.10	91.46	583.31
165	VALLEY FORGE INSURANCE COMPANY	174.42	176.45	80.96	431.83
166	VIGILANT INSURANCE COMPANY	101.26	143.27	84.96	329.49
167	WAUSAU UNDERWRITERS INS CO	101.18	177.76	96.19	375.13
168	WEST AMERICAN INSURANCE COMPANY	122.07	203.12	91.42	416.61
169	WINDSOR INSURANCE COMPANY	257.42	987.12	343.42	1587.95
170	WORLDWIDE UNDERWRITERS INSURANCE COMPAN	96.08	156.24	83.17	335.49

AVERAGE PREMIUM  
ST. LOUIS, KANSAS CITY, AND SPRINGFIELD

The following reports provide automobile 1988 total average premiums for St. Louis, Kansas City, and Springfield. Also included in this report is the percent change from 1987 to 1988 in the number of exposures, uninsured vehicles, average premium, and pure premium by zip code.

The following pages consist of approximately 97% of the market. Average premiums used in this study consist of bodily injury, property damage, comprehensive, and collision coverages.

Many problems exist with the use of average premiums for relativity comparisons between companies and zip codes. Some reasons for the differences in relative premiums exist because of varying traffic conditions, age distribution of drivers, law enforcement, income/wage levels, types of vehicles insured, limits and deductibles carried, socio-economic factors, vehicle theft and fraud, auto repair costs, and underwriting.

The data used in this report comes from the zip code reports filed annually with the Missouri Division of Insurance by the individual companies. The accuracy of this report is very much dependent on the accuracy of the companies filing the data.

The credibility assigned to individual zip codes was based upon the number of liability claims for the last two years. Refer to the table below:

Credibility	# of Claims for latest two years
.00	0 - 29
.10	30 - 119
.20	120 - 269
.30	270 - 479
.40	480 - 749
.50	750 - 1,079
.60	1,080 - 1,469
.70	1,470 - 1,919
.80	1,920 - 2,429
.90	2,430 - 2,999
1.00	3,000 or more

The following definitions may aid individuals interested in this report:

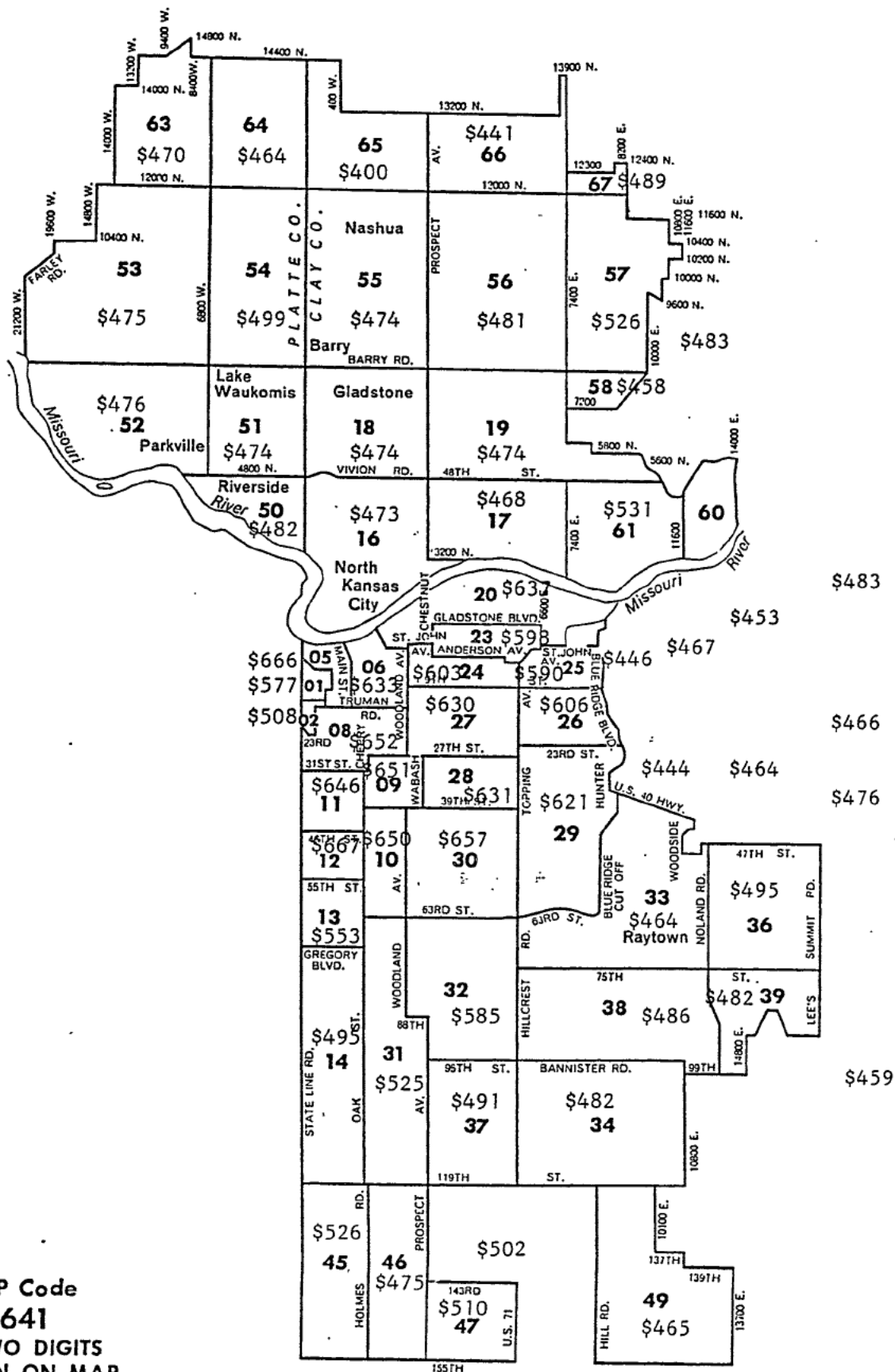
Pure Premium - Average loss cost per unit of exposure. Losses incurred divided by written exposures. No loading has been added for commissions, taxes, reserves, and expenses.

Average Premium - Written premium divided by written exposures.

Private Passenger Automobile  
Missouri  
Incurred Pure Premium and Average Premium

Coverage	1987 Incurred Pure Prem	1988 Incurred Pure Prem	Percent Change	1987 Average Premium	1988 Average Premium	Percent Change	1987 Pure Prem/ Avg Prem	1988 Pure Prem/ Avg Prem	Mean Pure Prem/ Avg Prem
Entire State									
BI/PD	117.18	129.67	10.7%	177.07	181.31	2.4%	66.2%	71.5%	68.9%
Comprehensive	42.84	45.62	6.5%	92.97	92.03	-1.0%	46.1%	49.6%	47.8%
Collision	105.77	113.69	7.5%	164.49	167.23	1.7%	64.3%	68.0%	66.2%
Total	265.79	288.98	8.7%	434.54	440.57	1.4%	61.2%	65.6%	63.4%
St. Louis									
BI/PD	130.04	152.12	17.0%	218.58	225.29	3.1%	59.5%	67.5%	63.6%
Comprehensive	41.12	40.15	-2.3%	110.49	104.88	-5.1%	37.2%	38.3%	37.7%
Collision	113.74	122.10	7.4%	191.97	191.15	-0.4%	59.2%	63.9%	61.6%
Total	284.89	314.37	10.3%	521.04	521.32	0.1%	54.7%	60.3%	57.5%
Kansas City									
BI/PD	130.00	146.08	12.4%	214.31	218.99	2.2%	60.7%	66.7%	63.7%
Comprehensive	52.49	54.33	3.5%	92.06	93.42	1.5%	57.0%	58.2%	57.6%
Collision	119.14	125.58	5.4%	188.23	191.12	1.5%	63.3%	65.7%	64.5%
Total	301.63	325.98	8.1%	494.59	503.53	1.8%	61.0%	64.7%	62.9%
Springfield									
BI/PD	112.69	141.89	25.9%	168.37	175.21	4.1%	66.9%	81.0%	74.1%
Comprehensive	28.07	34.43	22.7%	75.12	74.03	-1.4%	37.4%	46.5%	41.9%
Collision	94.54	94.69	0.2%	151.08	154.20	2.1%	62.6%	61.4%	62.0%
Total	235.29	271.01	15.2%	394.56	403.44	2.2%	59.6%	67.2%	63.4%
Remainder of State									
BI/PD	108.16	114.92	6.3%	148.62	152.86	2.9%	72.8%	75.2%	74.0%
Comprehensive	42.11	47.12	11.9%	84.22	85.53	1.6%	50.0%	55.1%	52.6%
Collision	98.02	106.85	9.0%	142.47	147.85	3.8%	68.8%	72.3%	70.6%
Total	248.29	268.90	8.3%	375.31	386.24	2.9%	66.2%	69.6%	67.9%

**ZIP Code**  
**641**  
**+ TWO DIGITS**  
**SHOWN ON MAP**



Private Passenger Automobile  
Kansas City Zip Codes  
Changes from 1987 to 1988

Zip	Estimated Credibility	1988 Average Premium	% Change Number of Exposures	% Change Uninsured Vehicles	% Change Avg Prem	% Change Incurred Pure Prem
64030	0.70	\$502.01	3.4%	-39.3%	0.4%	1.0%
64050	0.80	\$452.82	5.7%	-37.9%	1.1%	3.4%
64052	0.70	\$443.58	2.1%	59.4%	2.0%	5.1%
64053	0.30	\$446.32	6.3%	-25.1%	0.8%	19.5%
64054	0.30	\$466.80	8.2%	-41.2%	2.9%	-14.5%
64055	0.90	\$463.10	6.1%	135.3%	0.9%	15.3%
64056	0.50	\$466.36	7.8%	-6.9%	3.1%	3.4%
64057	0.40	\$476.30	8.3%	143.1%	2.8%	8.9%
64058	0.30	\$483.04	5.9%	125.3%	4.0%	0.0%
64063	1.00	\$458.66	-4.2%	-36.2%	0.6%	11.1%
64068	0.70	\$483.10	9.8%	-39.8%	3.9%	9.7%
64101	0.00	\$576.53	27.3%	-7.8%	-7.3%	-79.4%
64102	0.00	\$507.54	-17.3%	11.9%	1.3%	24.0%
64105	0.10	\$665.55	18.3%	-6.6%	1.5%	41.7%
64106	0.20	\$633.29	8.0%	-4.5%	4.2%	31.7%
64108	0.20	\$652.49	14.2%	-7.7%	-0.1%	92.4%
64109	0.40	\$650.85	10.0%	-23.2%	-0.3%	19.1%
64110	0.50	\$649.64	5.5%	-21.7%	3.5%	10.1%
64111	0.50	\$645.69	4.1%	-15.7%	3.7%	9.9%
64112	0.40	\$667.15	3.2%	-8.1%	4.2%	-16.2%
64113	0.50	\$553.20	4.0%	0.0%	2.7%	-18.7%
64114	0.80	\$494.56	5.1%	-16.2%	0.6%	3.6%
64116	0.60	\$473.18	3.1%	-2.7%	2.9%	15.9%
64117	0.50	\$468.12	6.3%	-59.3%	3.1%	17.8%
64118	0.90	\$473.07	5.4%	-49.4%	2.4%	6.9%
64119	0.70	\$473.88	5.4%	53.0%	2.4%	14.3%
64120	0.10	\$636.56	9.8%	-1.1%	0.0%	-47.9%
64123	0.40	\$598.06	5.7%	-24.1%	1.7%	-2.4%
64124	0.40	\$602.75	7.0%	-26.6%	1.3%	29.8%
64125	0.10	\$590.15	12.9%	-23.7%	0.9%	-29.8%
64126	0.30	\$606.17	7.4%	-9.4%	1.9%	25.5%
64127	0.50	\$629.57	8.0%	-100.0%	2.1%	8.0%
64128	0.50	\$631.06	8.6%	-16.8%	0.8%	17.5%
64129	0.40	\$621.15	3.5%	-4.3%	5.1%	29.9%
64130	0.70	\$657.38	9.6%	-18.7%	1.1%	11.1%
64131	0.70	\$525.07	6.5%	-22.4%	1.5%	14.1%
64132	0.50	\$584.67	10.6%	-22.3%	2.0%	11.0%
64133	0.90	\$464.31	3.6%	66.5%	0.3%	20.0%
64134	0.70	\$482.39	6.6%	-72.2%	-0.5%	11.7%
64136	0.10	\$494.81	2.7%	4.2%	7.2%	-5.1%
64137	0.50	\$490.62	3.2%	-18.2%	1.2%	0.5%
64138	0.80	\$486.28	4.1%	70.7%	0.9%	5.2%

\*Average Premium does not include UM or Med Pay coverages.

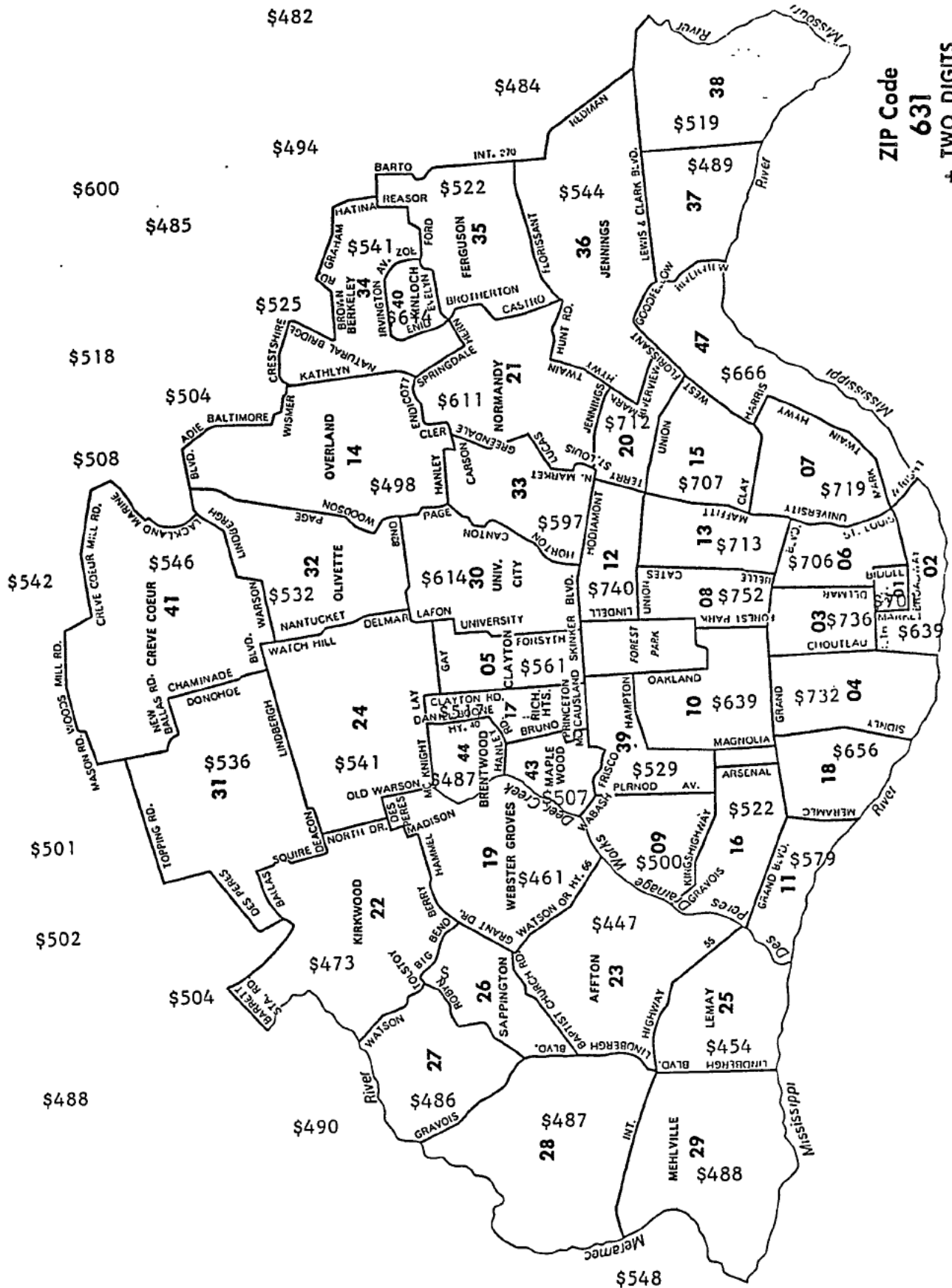
Private Passenger Automobile  
Kansas City Zip Codes  
Changes from 1987 to 1988

Zip	Estimated Credibility	1988 Average Premium	% Change Number of Exposures	% Change Uninsured Vehicles	% Change Avg Prem	% Change Incurred Pure Prem
64139	0.00	\$481.70	5.6%	0.0%	2.4%	-42.5%
64145	0.30	\$525.94	6.2%	-4.7%	-1.5%	-27.1%
64146	0.10	\$474.99	2.3%	-100.0%	-1.2%	-3.2%
64147	0.10	\$510.13	-3.9%	-16.9%	4.4%	111.9%
64149	0.00	\$464.62	-1.2%	-66.7%	-4.9%	-0.8%
64150	0.10	\$482.39	0.7%	0.0%	5.0%	24.8%
64151	0.60	\$473.93	6.9%	-100.0%	2.2%	4.6%
64152	0.60	\$476.45	6.4%	-47.3%	3.1%	-8.6%
64153	0.10	\$475.35	28.1%	-2.3%	13.8%	-24.1%
64154	0.20	\$499.20	14.2%	-100.0%	2.5%	36.0%
64155	0.40	\$474.36	9.5%	-57.3%	2.7%	-5.0%
64156	0.10	\$481.02	4.0%	-55.4%	-1.2%	-0.9%
64157	0.10	\$526.03	7.2%	-63.3%	5.0%	-4.2%
64158	0.00	\$458.34	100.0%	0.0%	20.0%	809.3%
64161	0.00	\$530.51	0.7%	3.6%	12.8%	309.9%
64163	0.10	\$469.60	9.9%	-100.0%	0.7%	107.5%
64164	0.00	\$464.39	-2.6%	0.0%	6.9%	61.2%
64165	0.00	\$399.64	35.5%	-100.0%	-6.4%	-68.1%
64166	0.00	\$441.47	6.3%	-100.0%	5.4%	97.4%
64167	0.00	\$488.85	35.7%	-88.0%	13.5%	-84.9%
Total	1.00	\$503.53	5.2%	-27.6%	1.8%	8.5%

\*Average Premium does not include UM or Med Pay coverages.

**1988 AVERAGE PREMIUMS**  
 (Excluding Med Pay and UM Coverages)  
**St. Louis Postal Area / Rand McNally Zip Code Atlas**

\$496



**ZIP Code**  
**631**  
 + TWO DIGITS  
 SHOWN ON MAP

Private Passenger Automobile  
St. Louis Zip Codes  
Changes from 1987 to 1988

Zip	Estimated Credibility	1988 Average Premium	% Change Number of Exposures	% Change Uninsured Vehicles	% Change Avg Prem	% Change Incurred Pure Prem
63010	0.90	\$547.91	11.9%	-54.0%	0.1%	6.8%
63011	1.00	\$500.88	-1.2%	0.0%	0.7%	9.3%
63017	1.00	\$542.35	6.3%	-100.0%	1.9%	22.3%
63021	0.90	\$501.85	26.6%	-38.7%	1.1%	13.3%
63025	0.40	\$488.28	6.4%	-4.3%	0.6%	39.5%
63026	0.90	\$490.08	12.9%	-37.9%	0.7%	-0.6%
63031	1.00	\$481.75	9.5%	43.3%	-0.7%	2.5%
63033	1.00	\$484.13	5.3%	7053.4%	-1.1%	19.7%
63034	0.50	\$496.45	12.4%	0.0%	1.6%	34.0%
63042	0.80	\$493.50	4.9%	4.2%	-0.1%	4.1%
63043	0.80	\$518.01	8.3%	-24.4%	1.1%	3.6%
63044	0.70	\$484.97	4.0%	-8.9%	0.3%	15.0%
63045	0.00	\$599.61	1.5%	0.5%	6.9%	-83.4%
63074	0.70	\$503.91	4.5%	-57.2%	0.9%	-4.0%
63088	0.30	\$504.08	10.6%	-39.9%	2.4%	38.5%
63101	0.10	\$700.56	1.4%	12.2%	1.8%	-26.8%
63102	0.10	\$638.74	-3.3%	9.4%	0.4%	148.3%
63103	0.20	\$736.39	-5.2%	3.9%	0.3%	-17.3%
63104	0.40	\$731.51	0.0%	11.3%	3.4%	13.8%
63105	0.60	\$561.21	6.1%	0.0%	1.1%	-17.9%
63106	0.20	\$706.10	-10.1%	7.6%	-3.1%	23.0%
63107	0.30	\$718.74	-6.0%	6.2%	-0.7%	27.7%
63108	0.50	\$751.65	2.8%	6.2%	2.3%	8.6%
63109	0.80	\$499.94	6.4%	0.0%	-1.5%	7.8%
63110	0.50	\$639.25	-0.4%	7.1%	2.9%	35.8%
63111	0.60	\$578.88	4.7%	-6.3%	-0.6%	26.7%
63112	0.50	\$739.95	-2.6%	5.1%	-0.3%	4.0%
63113	0.40	\$712.73	-5.8%	7.4%	-2.7%	2.8%
63114	1.00	\$497.56	6.7%	-44.3%	-0.2%	14.7%
63115	0.60	\$706.50	-4.6%	13.0%	-1.8%	14.2%
63116	1.00	\$521.68	4.9%	17.4%	-1.3%	2.2%
63117	0.50	\$516.65	5.1%	20.4%	-0.2%	9.5%
63118	0.60	\$656.19	4.2%	-3.6%	-0.9%	11.1%
63119	0.90	\$461.16	5.6%	525.4%	0.6%	24.4%
63120	0.40	\$712.11	-6.8%	8.8%	-1.1%	36.4%
63121	0.80	\$610.64	2.4%	-14.3%	0.6%	8.2%
63122	1.00	\$473.21	5.0%	0.0%	1.4%	9.7%
63123	1.00	\$447.23	4.7%	-71.2%	-1.7%	10.0%
63124	0.50	\$540.79	3.3%	21.9%	2.6%	32.9%
63125	1.00	\$453.78	5.6%	-60.2%	-1.0%	14.0%
63126	0.70	\$453.92	2.6%	-100.0%	0.1%	17.4%
63127	0.30	\$485.83	7.2%	-40.4%	0.5%	12.7%

\*Average Premium does not include UM or Med Pay coverages.

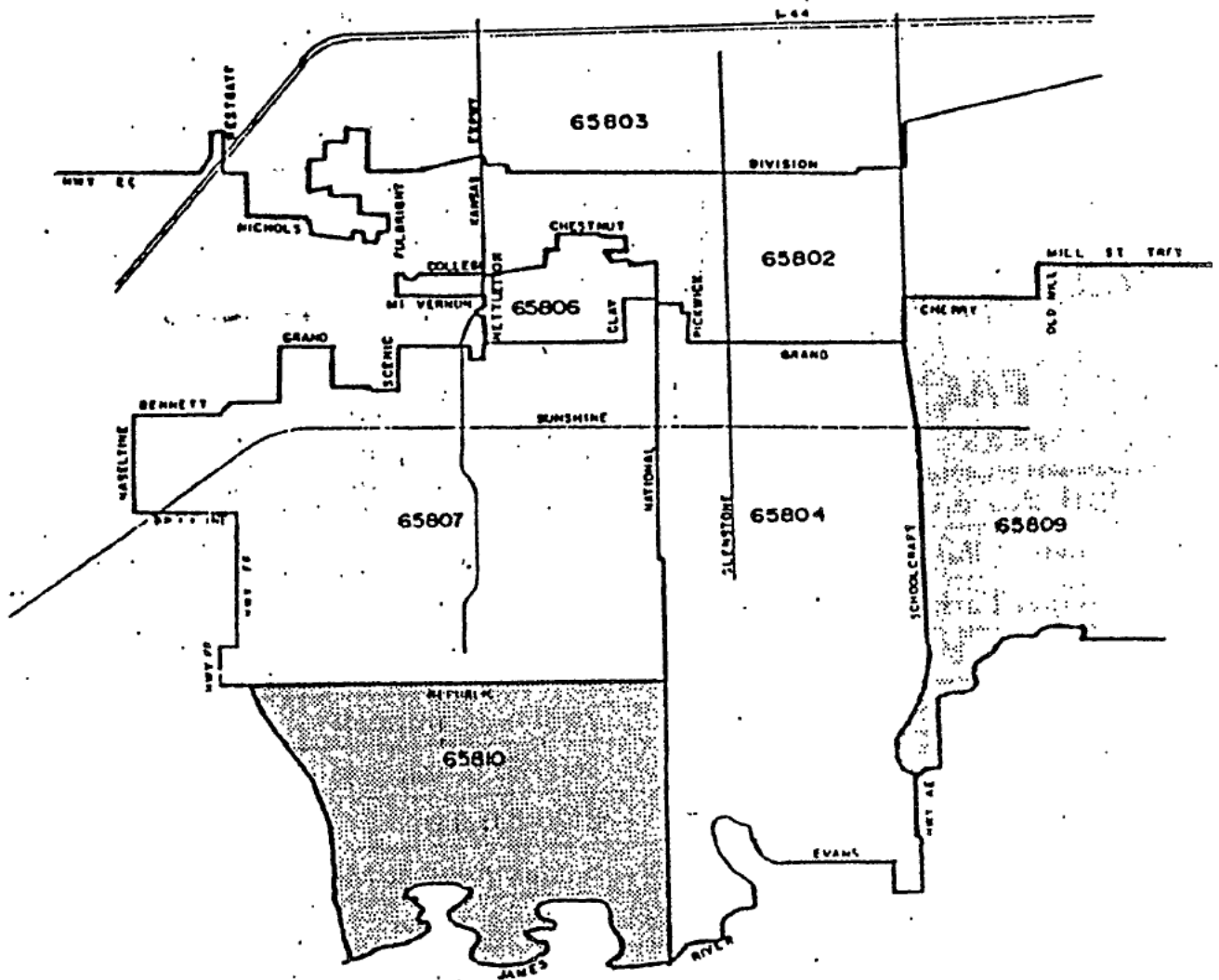


Private Passenger Automobile  
St. Louis Zip Codes  
Changes from 1987 to 1988

Zip	Estimated Credibility	1988 Average Premium	% Change Number of Exposures	% Change Uninsured Vehicles	% Change Avg Prem	% Change Incurred Pure Prem
63128	0.90	\$487.17	8.1%	-100.0%	-0.1%	4.9%
63129	1.00	\$488.10	11.0%	-75.5%	-0.2%	11.2%
63130	0.80	\$614.38	5.5%	-33.7%	2.0%	17.5%
63131	0.70	\$536.34	4.9%	41.4%	1.5%	1.6%
63132	0.60	\$532.31	4.5%	-23.3%	0.4%	-2.0%
63133	0.40	\$596.79	-4.0%	41.6%	0.3%	-0.1%
63134	0.60	\$540.57	5.4%	-5.8%	0.2%	7.3%
63135	0.70	\$522.02	5.4%	-21.7%	1.7%	34.4%
63136	1.00	\$544.48	6.9%	-40.9%	-1.0%	19.3%
63137	0.70	\$488.51	4.5%	-100.0%	1.0%	14.5%
63138	0.70	\$518.98	2.8%	-44.8%	2.7%	7.5%
63139	0.80	\$529.35	4.8%	32.7%	0.0%	16.8%
63140	0.20	\$613.52	-6.2%	-10.2%	5.7%	5.2%
63141	0.90	\$545.87	2.3%	5.8%	0.2%	-3.4%
63143	0.50	\$506.97	5.7%	-6.8%	-0.2%	2.8%
63144	0.50	\$487.36	5.2%	48.1%	1.0%	9.6%
63145	0.00	\$525.36	-7.4%	0.1%	13.0%	1.8%
63146	0.80	\$508.38	10.8%	-13.8%	0.8%	9.6%
63147	0.40	\$666.30	4.3%	-6.2%	3.2%	11.2%
Total	1.00	\$521.32	5.7%	-10.1%	0.1%	10.9%

\*Average Premium does not include UM or Med Pay coverages.

SPRINGFIELD



Private Passenger Automobile  
Springfield Zip Codes  
Changes from 1987 to 1988

Zip	Estimated Credibility	1988 Average Premium	% Change Number of Exposures	% Change Uninsured Vehicles	% Change Avg Prem	% Change Incurred Pure Prem
65800	0.00	\$426.21	N/A	-27.7%	N/A	N/A
65801	0.20	\$465.53	27.0%	35.5%	10.7%	60.3%
65802	0.80	\$388.76	6.5%	3.0%	1.7%	17.8%
65803	0.80	\$379.28	4.2%	22.7%	2.5%	29.5%
65804	1.00	\$413.62	3.0%	0.0%	1.2%	-0.1%
65805	0.10	\$434.28	-17.0%	-14.2%	4.4%	211.4%
65806	0.40	\$409.99	1.0%	9.6%	3.3%	4.2%
65807	1.00	\$411.90	5.9%	-75.4%	2.6%	21.0%
65808	0.10	\$460.72	52500.0%	-39.9%	753.2%	N/A
65809	0.00	\$423.85	N/A	-17.4%	N/A	N/A
65810	0.00	\$421.60	N/A	-15.8%	N/A	N/A
Total	1.00	\$403.44	6.2%	39.4%	2.2%	15.9%

\*Average Premium excludes UM and Med Pay coverages.

LIABILITY ONLY VS. FULL COVERAGE

The following table illustrates the percentage of insureds for 1987-1988 carrying comprehensive and collision coverages compared to those carrying mandatory liability coverage.

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Percentage of Insureds Carrying Physical Damage Coverage

Coverage	1987 Written Exposures		1988 Written Exposures		1987-1988 Written Exposures	
Liability	2,816,692		3,059,599		5,876,291	
Comprehensive	2,102,845	74.7%	2,217,272	72.5%	4,320,117	73.5%
Collision	1,949,508	69.2%	2,072,743	67.7%	4,022,251	68.4%

### EXPERIENCE AND DISTRIBUTION BY COVERAGE AMOUNT

The following pages contain pure premium and average premium figures for 1987 and 1988 by coverage amount limit for liability and deductible for physical damage coverages. Also included in this exhibit is a distribution of business by coverage limit and deductible.

The following definitions may be useful to individuals interested in this report:

Pure Premium - Average loss cost per unit of exposure. Losses paid divided by written exposures. No loading has been added for commissions, taxes, reserves, and expenses.

Average Premium - Written exposures divided by written exposures.

Rating Factor - The pure premium of the respective range limit divided by the pure premium for the base range limit. Measures the relative risk of a range limit to that of the base.

Paid Loss Ratio - Paid Losses divided by written premium. Also known as a cash flow loss ratio. It does not take into account any reserves for future losses or unearned premiums.

Important Note: The average premium and pure premium for some of the lower limits of liability coverage are higher than those respective premiums for the higher limits. On the surface this data appears to be in error; however, there is an inverse relationship that exists between the limits chosen by an individual and the individual's risk characteristics i.e. The higher risk individuals usually choose lower limits of liability in order to keep their total premium at a minimum. In summary, the higher risk individuals have distorted the data.

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Pure Premium and Average Premium by Range Limit

Liability

	1987	1988		2-Year	1987	1988		1987	1988
	Pd. Pure	Pd. Pure	%	Rating	Average	Average	%	Pd. Loss	Pd. Loss
Range Limit	Premium	Premium	Change	Factor	Premium	Premium	Change	Ratio	Ratio
25/ 50	102.19	115.81	13.3%	1.00	194.02	193.83	-0.1%	52.7%	59.7%
50/ 100	114.66	130.76	14.0%	1.13	163.57	167.69	2.5%	70.1%	78.0%
100/ 300	75.32	92.04	22.2%	0.77	173.63	180.85	4.2%	43.4%	50.9%
250/ 500	158.83	152.87	-3.8%	1.43	192.22	205.88	7.1%	82.6%	74.3%
500/1000+	168.23	145.96	-13.2%	1.44	153.85	161.13	4.7%	109.3%	90.6%
Total	103.16	115.81	12.3%		177.07	181.31	2.4%	58.3%	63.9%

Comprehensive

	1987	1988		2-Year	1987	1988		1987	1988
	Pd. Pure	Pd. Pure	%	Rating	Average	Average	%	Pd. Loss	Pd. Loss
Range Limit	Premium	Premium	Change	Factor	Premium	Premium	Change	Ratio	Ratio
0 - 3,700	28.35	35.03	23.6%	0.68	48.67	51.07	4.9%	58.3%	68.6%
3,701 - 8,000	28.54	31.32	9.7%	0.65	69.06	66.22	-4.1%	41.3%	47.3%
8,001 - 17,500	46.51	46.15	-0.8%	1.00	124.05	114.38	-7.8%	37.5%	40.3%
17,501 - 24,000	72.67	71.98	-0.9%	1.56	183.77	171.54	-6.7%	39.5%	42.0%
24,001+	119.11	104.85	-12.0%	2.40	257.59	230.63	-10.5%	46.2%	45.5%
Total	37.71	40.75	8.0%		92.97	92.03	-1.0%	40.6%	44.3%

Collision

	1987	1988		2-Year	1987	1988		1987	1988
	Pd. Pure	Pd. Pure	%	Rating	Average	Average	%	Pd. Loss	Pd. Loss
Range Limit	Premium	Premium	Change	Factor	Premium	Premium	Change	Ratio	Ratio
0 - 3,700	77.48	93.95	21.3%	0.77	97.02	95.73	-1.3%	58.3%	98.1%
3,701 - 8,000	78.26	82.56	5.5%	0.73	137.92	135.08	-2.1%	41.3%	61.1%
8,001 - 17,500	106.22	112.23	5.7%	1.00	200.07	196.19	-1.9%	37.5%	57.2%
17,501 - 24,000	144.47	143.98	-0.3%	1.32	251.00	248.25	-1.1%	39.5%	58.0%
24,001+	211.71	227.94	7.7%	2.01	306.52	297.73	-2.9%	46.2%	76.6%
Total	93.11	101.54	9.0%		164.49	167.23	1.7%	40.6%	60.7%

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Coverage Amount Distribution

Liability

Limit Range	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
25/ 50	910,384	32.3%	988,683	32.3%	8.6%	1,899,067	32.3%
50/ 100	867,638	30.8%	922,611	30.2%	6.3%	1,790,249	30.5%
100/ 300	813,849	28.9%	913,075	29.8%	12.2%	1,726,924	29.4%
250/ 500	112,261	4.0%	119,376	3.9%	6.3%	231,637	3.9%
500/1000+	112,560	4.0%	115,854	3.8%	2.9%	228,414	3.9%
	-----		-----		----	-----	
Total	2,816,692		3,059,599		8.6%	5,876,291	

Comprehensive

Limit Range	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
0 - 3,700	202,471	9.6%	172,156	7.8%	-15.0%	374,627	8.7%
3,701 - 8,000	1,077,930	51.3%	1,026,551	46.3%	-4.8%	2,104,481	48.7%
8,001 - 17,500	714,248	34.0%	876,726	39.5%	22.7%	1,590,974	36.8%
17,501 - 24,000	71,235	3.4%	96,357	4.3%	35.3%	167,592	3.9%
24,001+	36,961	1.8%	45,482	2.1%	23.1%	82,443	1.9%
	-----		-----		----	-----	
Total	2,102,845		2,217,272		5.4%	4,320,117	

Collision

Limit Range	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
0 - 3,700	139,578	7.2%	172,156	7.8%	23.3%	311,734	7.5%
3,701 - 8,000	1,004,915	51.5%	1,026,551	46.3%	2.2%	2,031,466	48.8%
8,001 - 17,500	698,005	35.8%	876,726	39.5%	25.6%	1,574,731	37.8%
17,501 - 24,000	70,349	3.6%	96,357	4.3%	37.0%	166,706	4.0%
24,001+	36,660	1.9%	45,482	2.1%	24.1%	82,142	2.0%
	-----		-----		----	-----	
Total	1,949,507		2,217,272		13.7%	4,166,779	



## EXPERIENCE AND DISTRIBUTION BY POLICY TYPE

The following pages contain pure premium and average premium figures for 1987 and 1988 by policy type. Also included in this exhibit is a distribution of business by policy type.

Policy types are defined as follows:

Preferred Family - A policy form at least equal to Family Automobile ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.

Standard Family - A policy form at least equal to Family Automobile ordinarily offered to risks categorized as better than average at rates at or near the industry average.

Standard Risk - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as average or slightly below average at rates at or slightly above the industry average.

Nonstandard Basic - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as poor or below average at rates considerably greater than the industry average.

JUA (Joint Underwriting Association) Basic - A policy written under 303.200 RSMo.

The following definitions may be useful to individuals interested in this report:

Pure Premium - Average loss cost per unit of exposure. Losses paid divided by written exposures. No loading has been added for commissions, taxes, reserves, and expenses.

Average Premium - Written premium divided by written exposures.

Important Note: The all coverages average pure premium for the preferred policy type is distorted. In this report, the average pure premium for the preferred policy type is higher than that of the policy types that are sold to those deemed poorer risks. This is due to the fact that adverse selection exists for those "preferred" individuals purchasing physical damage coverage i.e. Those "preferred" risks choosing comprehensive and collision coverage have a much higher frequency of loss than individuals insured under the other policy types.

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Pure Premium and Average Premium by Policy Type

Policy Type	Liability				Comprehensive				Collision				All Coverages			
	Pure Premium	% Change From '87	Average Premium	% Change From '87	Pure Premium	% Change From '87	Average Premium	% Change From '87	Pure Premium	% Change From '87	Average Premium	% Change From '87	Pure Premium	% Change From '87	Average Premium	% Change From '87
Preferred	106.01	9.0%	166.64	2.6%	55.62	6.4%	91.31	-3.5%	144.01	11.7%	162.66	1.1%	305.64	9.7%	420.61	0.6%
Standard Family	130.21	10.7%	193.96	0.7%	19.83	7.3%	89.27	2.6%	49.93	-0.3%	166.95	3.0%	199.97	7.4%	450.18	1.9%
Standard Risk	168.09	51.0%	259.22	-7.4%	28.69	27.1%	104.77	0.9%	86.56	70.1%	202.89	12.5%	283.35	53.4%	566.88	0.5%
Nonstandard	190.71	4.7%	327.56	-2.9%	21.92	-5.2%	106.34	2.4%	47.63	-15.7%	176.02	-14.5%	260.27	-0.6%	609.91	-5.8%
JUA	201.63	60.0%	493.94	11.1%	36.95	168.7%	153.25	-17.3%	44.30	-3.2%	185.09	-4.8%	282.88	52.5%	832.28	1.0%
Total	115.81	12.3%	181.31	2.4%	40.75	8.0%	92.03	-1.0%	101.54	9.0%	167.23	1.7%	258.10	10.3%	440.57	1.4%

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Policy Type Distribution by Coverage

Liability

Policy Type	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
Preferred	2,147,169	76.2%	2,294,418	75.0%	6.9%	4,441,587	75.6%
Standard Family	483,817	17.2%	524,584	17.1%	8.4%	1,008,401	17.2%
Standard Risk	120,238	4.3%	140,485	4.6%	16.8%	260,723	4.4%
Nonstandard	56,352	2.0%	91,549	3.0%	62.5%	147,901	2.5%
JUA	9,116	0.3%	8,563	0.3%	-6.1%	17,679	0.3%
	-----		-----		----	-----	
Total	2,816,692		3,059,599		8.6%	5,876,291	

Comprehensive

Policy Type	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
Preferred	1,170,679	55.7%	1,254,429	56.6%	7.2%	2,425,108	56.1%
Standard Family	725,342	34.5%	743,249	33.5%	2.5%	1,468,591	34.0%
Standard Risk	143,568	6.8%	149,545	6.7%	4.2%	293,113	6.8%
Nonstandard	62,246	3.0%	68,789	3.1%	10.5%	131,035	3.0%
JUA	1,010	0.0%	1,260	0.1%	24.8%	2,270	0.1%
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Total	2,102,845		2,217,272		5.4%	4,320,117	

Collision

Policy Type	1987		1988		1987-1988	1987-1988	
	Written Exposures	Distr.	Written Exposures	Distr.	Percentage Increase	Written Exposures	Distr.
Preferred	1,057,025	54.2%	1,095,160	52.8%	3.6%	2,152,185	53.5%
Standard Family	672,986	34.5%	742,426	35.8%	10.3%	1,415,412	35.2%
Standard Risk	144,503	7.4%	115,278	5.6%	-20.2%	259,781	6.5%
Nonstandard	71,275	3.7%	115,306	5.6%	61.8%	186,581	4.6%
JUA	3,719	0.2%	4,573	0.2%	23.0%	8,292	0.2%
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Total	1,949,508		2,072,743		6.3%	4,022,251	

MISSOURI PRIVATE PASSENGER AUTOMOBILE  
Policy Type Distribution by Coverage

All Coverages Combined

Policy Type	1987		1988		1987-1988	1987-1988	
	Written	Distr.	Written	Distr.	Percentage Increase	Written	Distr.
	Exposures		Exposures			Exposures	
Preferred	4,374,873	63.7%	4,644,007	63.2%	6.2%	9,018,880	63.4%
Standard Family	1,882,145	27.4%	2,010,259	27.4%	6.8%	3,892,404	27.4%
Standard Risk	408,309	5.9%	405,308	5.5%	-0.7%	813,617	5.7%
Nonstandard	189,873	2.8%	275,644	3.8%	45.2%	465,517	3.3%
JUA	13,845	0.2%	14,396	0.2%	4.0%	28,241	0.2%
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Total	6,869,045		7,349,614		7.0%	14,218,659	

